THE SATURDAY EVENING POST

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Tackling Matrimony—By George Lee Burton

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TACKLING MATRIMONY

By GEORGE LEE BURTON

ILLUSTRATED BY WILL GREFÉ

"'How Does Your Wife Like the House?'"

SAM had been gone seven years when he dropped into my office one day and greeted me as heartily as of old. We had a long talk, which was good for the soul, and luncheon—which gave excuse for more talk.

As we listened we inspected each other critically and silently noted the changes. He had always been a likable chap, with possibilities, of the alert, hustling, composite American type; now, at twenty-nine, he seemed no less alert but more capable, more assured—as if he had arrived or were on his way. He was commenting on some of our bachelor friends.

"Every man ought to save up a little money and marry," he announced with conviction.

"How much money do you think a man should have before he gets married?" I asked.

"Gets married or marries?"

"What's the difference?"

"It's a difference of bosses," he replied with a shrewd look.

I nodded. "How much to marry?"

"How much? I once thought one hundred dollars would do, but that was six years ago, soon after I settled there. A man is more reckless when he is young."

We both laughed. At the moment his clear gray eyes and slim face, with its irregular features and crowning mop of brown hair, looked boyishly youthful.

"Tell me about it," I said. "Are you married?"

"It's a long story," he warned, his gray eyes lighting up roguishly. He chose to ignore my question and I could not quite guess; he seemed carefree enough to be single, confident enough to be married, and self-willed enough to be divorced.

"Well, we'll take the time; we haven't had a chance to waste time together for a good many years."

So, lounging back in an old leather chair, with one leg thrown over the arm as he used to hang it years before—at times watching my face as he talked, but more often letting his gaze wander from the roofs and smokestacks of the city to the skyline of tall buildings and the clouds and blue beyond—he told me his story and what it had meant in terms of life to him.

"When I located there I made friends from the start, thanks to my cousin's family, who knew everybody," he began. "I had a salary of only sixty dollars a month at first, but I spent that in living and doing society in a limited way. After I got a raise I spent the raise too, and had, on the whole, a very good time.

"You needn't grin. You know very well that even here, if he is properly introduced and is fairly presentable, a man with no money may have a number of pleasant friends among those who are doing society, especially the younger set.

"Perhaps it wasn't wise for me to spend all my little earnings in that way; but I was a healthy, pleasure-loving young animal, and perhaps after all it was just as well.

"Of all the girls I met I liked Kate best, and saw more of her than any of the others that first winter. Describe her? That's not easy—try to describe your own sweetheart."

I smiled, but did not interrupt him.

"She was a two-year-old, had been a débutante the winter before. Yes, she had charm, of course she had; but I don't know exactly what it was. She was just naturally pretty and bright and kind, full of humor and energy; and she had so much sense with it all—no wonder everybody liked her. She had brown eyes—deep brown eyes—and a little way of twisting her mouth when she said funny things that made you wish to kiss her.

"At the end of a week I knew she could have me if she wanted me; and by Thanksgiving I think she knew it—though I managed to keep from telling her so until after Christmas. It would have been simply impossible for me to have managed anything handsome in the way of a Christmas gift.

"Then it seemed foolish to talk to her seriously of love when I was getting only sixty-five dollars a month, and couldn't even send flowers and candy but once in every so often. I found I couldn't get any kind of ring until spring, anyway, and might have to buy it then on the installment plan. For the rest of the winter I managed to keep myself down to telling her what I thought of her, without talking about a wedding.

"It's an unsatisfactory condition of affairs, I tell you, when you can't actually propose to a girl you want to marry, for lack of a ring: it's tough on a fellow, sure!

"About this time the engagement of one of the rich young cubs was announced, and Janet was showing round his ring as a sample of the proper thing. It was a nest of platinum full of diamonds; it hurt my eyes to look at it in the light, and it hurt my feelings to think how many months' salary it would take—even if I could stop eating altogether—to get one like it. Janet was one of Kate's best friends, and Kate was a bridesmaid at the wedding after Easter.

"That wedding discouraged me considerably. When I looked at the maid of honor and eight bridesmaids in their expensive gowns, at the line of groomsmen and ushers, noted the music and flowers, the reception and seven-course supper, and all that, I realized more than ever how a young man without money has no chance at all.

"I was so blue about it I felt positively sick, for I was just steeped, soaked, in love. That couple were going abroad, and then to housekeeping in their own seven-thousand-dollar home, while I had just money enough to pay for my summer suit.

"No, Kate's father wasn't rich at all. He had a good salary, and they lived in a large rented house and managed carefully; but many of Kate's friends were rich. That gave her certain standards of living, you see. In that society the standards of living didn't vary so much as the wealth.

"I became grouchy and talked it over with Jim, my roommate; I had to talk it over with somebody.

"'It takes a fortune to start with,' I told him. 'People expect too much, the girls expect too much, you get to expecting too much yourself and of yourself.'

"'Plenty of men marry on your salary, and raise families too,' Jim replied.

"He had a cool, disconcerting way of staring at you, and spoke in keeping with his look. I stared back at him.

"'But not of our set,' I answered.

"'Set,' he sneered. 'That's the trouble. If it were not for your miserable, confounded, contemptible pride you might marry and be happy!'

"That made me hot at first; he sounded so superior. Jim was only a few years older than I, and I had felt—down in my secret soul—that I was stretching a point when I had said 'our' set. He didn't swim along even the edges of society—he didn't try.

"I thought of that a lot afterward, but couldn't seem to get any comfort out of it. Kate showed she liked me, but she was carried away with Janet's wedding and seemed to take it for granted that all weddings had to be of that kind—all weddings in which she would be interested. She didn't say anything like that, of course, but that was the impression she unconsciously gave.

"About that time another little thing happened to discourage me. At a party a group of us were talking—Kate was not in the group as it happened, but the three girls there

were all close friends of hers—when something was said about how much it costs to live these days, and one of the men asked:

"'How much should a newly married couple have to spend, to live on?'

"The men all looked at the girls with interest.

"'Three hundred dollars a month,' said one fair young creature, done up in a glittering, filmy white Paris gown.

"'No, I think two hundred dollars a month would do,' another girl said meditatively, a trifle uncertainly.

"'Why, I know a young couple who are keeping house and they spend about three hundred a month, and don't live expensively either,' Miss Paris defended.

"We men laughed and turned to the third girl for her opinion, but just then the music struck up and the group disbanded.

"Don't grin at me in that way! You don't know what it means to be in love, sure enough in love, with five-hundred-dollars-a-month tastes and seventy per as salary!

"You never can tell where your encouragement is coming from—can you? My first ray of hope came from a porter at the store in early June, a plodding young German who had married a Polish girl. He was telling me one day, when he got his pay envelope, that he would have to give out most of it that week, couldn't put by much of his twelve dollars that time, and I asked how much he had saved up.

"'Only about one hundred and fifty dollars,' he replied. 'You see there's the three children, besides my wife and me, and it costs to live—and sickness too.'

"'Three children! How old are they?' I asked.

"'The oldest, he's three years old. I love children, love to have 'em about me when I go home at night; there's always something to tell and they climb all over me. I wouldn't mind having a dozen of them if I got about twenty-five dollars a week!'

"'You're a brave man,' I replied. But that set me to thinking. Supporting a wife and three children and saving money on twelve dollars a week! Think of it! And I had seventy a month to start with.

"It was a rainy day, I remember, but suddenly it seemed bright all about me. I lifted my head in an almost chesty way as I dwelt on my seventy per, and began to realize the truth of the old saying that everything is relative.

"That evening I told Kate all about it. She laughed and blushed, and then looked serious. I had never told her of Jim's remark before, but that seemed to impress her too.

"'Don't you think weddings are rather too elaborate nowadays?' I asked as a feeler.

"'Possibly, sometimes,' she replied; 'but a bride likes to have a pretty wedding.'

"That didn't seem to cheer me any.

"'Is that the way all girls feel about it?' I asked.

"'Why, yes,' Kate answered; 'every girl likes a pretty wedding. The excitement is half the fun of getting married; and you can't blame her—can you?'

"'No,' I replied feebly. 'No, of course not.' And I couldn't; but that did not make me feel any better.

"I told Jim about that—I didn't know what else to do; and I felt somehow he had gotten me into trouble.

"He was quiet a few moments and kept staring at me before he commenced to sneer again.

"'The brides,' he said. 'You see the brides decked out with all the loveliness their families can or cannot afford—stars, every one. They look fine strutting about today, but "Where are the brides of yesterday?"' he quoted.

"Do you know, that seemed somehow to put a crimp into Kate's attitude, and that question seemed to stare me in the face as Jim was doing! 'Where are the brides of yesterday?' Where are they, sure enough? Did you ever think of that, George?"

He was leaning forward in his earnestness, and our eyes met.

"It's worth thinking about—isn't it?" I replied.

"You bet it is!" he responded fervently. "'Where are they?' I kept asking myself, and I made some inquiries. I asked Kate too.

"'Living happily ever after, I suppose,' she answered, laughing—'except a few.'

"'Seriously,' I answered, 'tell me what has become of all the brides you know who have had elaborate weddings within the last five years.'

"Then Kate considered the matter thoughtfully for some minutes. She was a sensible girl, as I told you, though she did love beautiful, costly things and a beautiful, costly time.

"'Six or eight of them had considerable money and are living in their own homes,' she said slowly, 'given by their families. Several married away from here; I don't know exactly how they are placed. Several live with their fathers-and-mothers-in-law; and several more are in apartments. A dozen I think of are boarding at first-class boarding houses or in apartment hotels.'

"'How many of those couples are saving money and getting on?' I asked. 'And how many are living up to their incomes?'

"'Sam, you are very inquisitive,' she said, smiling and twisting her mouth in that kissable way. Then after a moment she added: 'To be honest, I don't think many of them save anything.'

"'No,' I replied, 'they're too anxious to make a show, to live up to their weddings and their friends' ideas for them, to show they married well. They'll keep this up so they'll never get on, the most of them,' I continued, warming up. 'They'll never get on, but live in apartments and rented houses and make the best show they can for twenty years; and what'll they have to show for their show at last? Just a memory of a little two-by-four show that even their friends have forgotten!' You see I was feeling pretty sore; and then, too, I wanted Kate to take a sensible view of the matter.

"She looked surprised at first, then startled.

"'Why, Sam, you're getting excited over it,' she said lightly, though she was thinking something more.

"'Would you be willing to marry a man who hadn't any money,' I asked as casually as I could, though my heart was pounding like a sledge-hammer, so much depended on how she took it, 'and live in a simple way, a very simple way, like that porter I was telling you about, to help him get a start and keep it? Do you think you could—c-could love—love any man that much?' My casual tone got earnest in spite of myself before I had finished, and I found there was a little catch in my throat.

"She didn't smile; she just kept on looking away, far away, with a serious expression for a full minute, while I thought that sledge-hammer would break a rib. Then she looked at me seriously, not unkindly but very seriously, and said honestly:

"'I should have to love a man very much to be willing to do that.' Her eyes didn't tell me any more than her words, positively, for sure; but they gave me hope. Still, I was afraid to press the matter and only said:

"'I suppose you would.'

"That night I told Jim. You see I had to talk to somebody; a man just has to when he feels as I did. When I had finished Jim matched up the creases in his trousers, hung them up, then said coolly:

"'Well, why don't you save up a hundred dollars and marry her?'

"'Well, Why Don't You Save Up a Hundred Dollars and Marry Her?'"

"Kate Made Her Wedding Dress Herself"

"I stared at him blankly and silently, completely bowled over. It came so suddenly, in such a matter-of-fact way. Then he shook his chin at me and sneered:

"'I'll tell you why—it's because you're afraid; you're a coward; you're afraid of what people will say!'

"I continued saying nothing, but I colored up—I could feel my face burn.

"'You're not the first man that has lost the right girl,' he continued to sneer, 'because he was afraid of what the people he cared nothing about would say.'

"'No-o, no,' I stammered, 'it's not that. I'm not afraid of the simple life for myself, but for her. Jake's life—the porter's—would mean work for her, lots of work, and no end of doing without; and it's harder for a woman who's always at home. A man can get out and away from it all most of his waking time; but a woman like that, in that position, is just tied down to it—to cooking and sweeping and dusting and washing dishes, over and over again, day in and day out, in a little box of a cottage. Just think how Jake must live!'

"'Well, what if she should like it?' Jim answered. 'Maybe she'd like it, the homemaking and baby-nursing, better than bein' left out altogether—especially if she likes you better than any of the others. I once knew an old lady that lived off her income—lived well too—who said she started that way, doing her own work in a little cottage way down, helping her husband lay the foundation of his fortune, before she had any money or fine clothes or social position; and she said: "Those days were the happiest of my life—there's nothing like it for a young couple! I'd give anything to live that over again!"'

"'But,' I protested, 'maybe I ought to wait until I have saved more, wait six or eight years. Wouldn't it be better to have her wait for me—if she would—instead of asking her to work that way?'

"'Wait! Wait!' he said with that sneer of his again as he got into bed. 'What will she do while she is waiting? She'll call a little, and bridge a little, and party a little, and fritter round, and wrinkle a little, and strive a little, and get more set and simpery!'

"'Shut up, you fool, you!' I yelled, throwing a shoe at him. I hoped it would break his nose, but he dodged. 'She's not that kind.'

"Jim turned over cautiously after I had quieted down and, seeing it seemed safe to say something more to me, asked:

"'Well, what will she do?'

"'What? Why, she'll—she'll —— Oh, I don't know; what do they all do?'

"'Just what I've been telling you,' Jim snapped back.

"'Well, she would still have possibilities of marrying better,' I answered.

"'Do you wish her to have them?' he asked quickly.

"'No, I don't,' I confessed.

"'Yes, there'll be the possibility of her marrying better, and also the possibility of her not marrying at all. Maybe you'll find somebody else you prefer, or think you had better marry even if you don't prefer. Then where would she be? A nice old maid, a nice lonely old maid, without hope and without money. After a while she would probably be a wrinkled old maid of sixty, sitting round in a boarding house, holding her hands if she couldn't get work, with a woman's greatest hope gone—trying to find some substitute for the life she had missed.' The way Jim said that wasn't sneering at all; it was as if he were looking at

somebody and describing her, feeling sorry deep down in his heart as he spoke.

"'Anything's better than that,' I said.

"'It isn't marrying young that's foolish,' Jim continued; 'it's marrying young and putting on old style.'

"'But, Jim, it would take her away from her friends and her circle.'

"'Yes, it would for a time, for some years, until you got started; but it would mean a solid foundation and later living in her own nice home among her friends.' Then Jim turned over and went to sleep.

"The next evening I talked to Kate and tried to make her understand how much I loved her—that I loved her and believed in her enough to ask her to marry me now, and share in poverty and work and getting a start.

"'It's poverty, Kate,' I told her frankly. 'We may as well face that; but it is not hopeless poverty. It is poverty with a spring to it, with a saving margin that picks you up and gives you hope and shoots you forward—see?'

"I suppose I said it rather earnestly; perhaps I had her hand and squeezed it hard. At any rate, she looked up at me with the brightest, bravest, deepest loving look you ever saw, out of eyes that glowed and glistened—I remember that.

"'You know how I love you!' I continued presently. 'Are you willing to try it that way?'

"'I am trying to think,' she said.

"'Don't do it if you do not love me, Kate. It would be unbearable for both of us.'

"'I know it; that's why I am so careful. I would marry you in a minute if we were going to have an eight-bridesmaid wedding, a trip to Europe, and a two-servant establishment on our return. I should not hesitate then, for I am sure I love you that much. But a little three-room cottage, in a working-class neighborhood, and all my own work! What will people say?'

"'That's just it; if it weren't for people's saying we could go ahead, act sensibly, do as we please and be happy.'

"She was silent a few minutes, thinking; then she asked again:

"'What would they say, Sam?'

"'I suppose they would say I was an inconsiderate brute,' I answered bluntly.

"'You're not!' she exclaimed indignantly.

"'And your friends would probably say: "They must be dreadfully poor! How badly she married, poor girl! She certainly has a hard time—she had much better have stayed single!"'

"'They shan't say anything of the kind; it's none of their affair!' Kate responded with snapping eyes and red cheeks. Then I knew I had my partner."

"What did you do next, Sam?" I questioned, smiling.

"I kissed her—but it's none of your business," he answered with an insolent twinkle in his eye.

"After that Kate and I talked it all over thoughtfully. Having once decided, she went into it whole-heartedly, planning out details even more enthusiastically than I. The only further hesitation was when she thought of her younger sister.

"'There's Nell. What will be the effect upon her? She will be a débutante this winter, you know.'

"'It ought to help Nell,' I said. 'When the fellows see that her charming sister is so sensible, willing to marry a poor man and help him along, she will have half a dozen proposals the first winter.'

"'Six, perhaps, but all poor ones—not disparaging you at all, Sam,' she replied half earnestly, half roguishly.

"I flushed—I couldn't help it; and she looked sorry.

"'Well, it won't scare any rich ones away, I tell you,' I answered, 'and it will give her the pick of the poor ones worth having, who will eventually amount to something. It will give her, too, a much better chance of getting a good, clean fellow. Those others wouldn't be willing to deny themselves, and work and live as we should have to. There—you've made me say it!'

"She did not reply directly, but she looked more satisfied and happy. Do you know, George, for a minute I thought she looked proud of me?"

"No doubt she did," I answered, looking him straight in the eyes.

"We did a lot of planning the next few days," Sam continued—"decided we would get a twelve-dollar-a-month cottage, furnish it with the one hundred dollars I could save by October, have the simplest possible little home wedding and trip, and settle down to live the simplest of simple lives. Kate was all enthusiasm now, but when we broke the plan to her parents they did not share it.

"Her mother was surprised, distressed. She let me know that she thought me a nice enough boy, but that this was all foolishness, and she expected Kate to do much better. She was nice about it, but strong in her opposition.

"The old gentleman at first blustered and fretted too, though he didn't have any money himself except a salary. Then he insisted, if we were going to marry anyway, that we take a room in the third story and live with him—we to pay board if we wished, but live in some comfort and style with him.

"When I told him no, that we thought young persons ought to go off to themselves and work out their own fortune according to their own income, he looked at me with an unexpected expression of something like affection or admiration, suddenly slapped me on the back and said heartily:

"'You're right, Sam! Go to it, young fellow—I'm for you!'

"The old lady came round after that, and even consented to Kate's plans for a simple trousseau and a quiet home wedding. I believe she gave her consent the more readily because she had a débutante daughter on her hands, and I think the old man felt really quite relieved by the way things had turned out.

"Next came the question of an engagement ring. It bothered me considerably, and after thinking about it two days I consulted Jim.

"'It will take all the money I'm saving to furnish the cottage,' I told him, 'and more, too, to get the right sort of ring. What ought I to do about it?'

"'Do?' he said gruffly. 'Why, you fool, you, do without!' He slammed the door as he left the room.

"'I Would Marry You in a Minute if We Were Going to Have an Eight-Bridesmaid Wedding'"

"Do without! Do without an engagement ring—could I ask that of Kate? I expected her to do without a good many things later, it is true, vaguely expected it; but it had not definitely occurred to me it would be possible to have her begin with the ring.

"I thought about it all that day, and finally concluded one of three things was necessary—doing without furniture for the cottage, doing without the ring, or buying one or the other on the installment plan. Of course postponing our wedding did not occur to me as necessary or even possible.

"I finally submitted the matter to Kate. She was visibly shocked, I could see that, but game. It had not entered her head that she would not get an engagement ring, though possibly she had thought that it would be smaller than Janet's. However, after a very serious silence she gulped just once and said with a wonderful, careless brightness:

"'Why, an engagement ring would be absurd when we are setting the style in simple weddings—utterly absurd! It would be positively bad taste, Sam. We'll have a plain gold wedding ring—that's enough. And whatever we do, we will not go into debt!' I tell you, she's a thoroughbred!

"By the end of August we were getting on finely, had entered into the spirit of the thing, and were having all sorts of fun making plans. Though Kate had always had the strictest regard for the proprieties, and has yet, she seemed to look forward with keen delight to shocking people with our plans.

"I had gotten used to the idea of the simple life and was feeling quite happy over it—over that and the raise in my salary to eighty dollars—when one day about the first of September I had a setback.

"I was going into Second Street about noon when I met little Job Rickey, whom I had not seen for several months. I had never known him well, but had met him at the store—he had been a sort of errand boy there once—a small, dark fellow about twenty years old, with a slow, nasal manner of talking and slow movements.

"He was shuffling out the street, looking raveled and creasy and threadbare and whipped.

"'Hello, Job!' I said, and he stopped with a sort of sheepish, friendly grin. 'I haven't seen you for a long time; what are you doing out here?'

"'I'm goin' to dinner,' he replied.

"'Do you live out here?'

"'Naw, I live down on America Street'—which was really a broad alley—'but I'm goin' out to my maw's to dinner.'

"'Live on America Street?' I repeated, puzzled.

"'Yas; I'm ma'ied. Didn't you know I was ma'ied?'

"'Why, no; when did you marry?'

"'Last summer. Yas, we're keeping house down on America Street.'

"'What are you doing now, Job?'

"'Driving for Jeffries & Kellogg.'

"'Get good wages?'

"'Nine dollars a week.'

"'So you're married. How did you happen to get married, Job?' I asked.

"'Well, I think it was out of curiosity more'n anything else.'

"'Curiosity!'

"'Yas; I was goin' with a girl, and her aunt said: "Why don't you and Sally get ma'ied?" An' we did; but, oh, I wish I hadn't now—ma'ied life ain't what you might think it is!'

"With that ringing in my ears, I confess I had some misgivings about the simple married life. I felt pretty sober for a few days, and I must have looked it too. Kate wished to know what on earth was the matter with me."

"Did you tell her?" I queried.

"You know I didn't. I was only skittish—scared. I didn't really wish to back out. We had already gotten her father's consent and our engagement had been announced—though our plans had not. I did not tell Kate that until more than a year after we were married.

"In discussing at this time the simplest possible wedding, I said:

"'Let's elope.'

"'No, that's not nice,' Kate answered, and added: 'It would be cowardly too.'

"'You mean it would seem as if we were afraid people would think us poor instead of sensible?'

"'Yes, that's just it!' Really, though neither of us would confess it then, we were more afraid because we were poor.

"Soon after this Kate gave a little dinner to announce the date set for our wedding—October twenty-seventh—and our plans.

"She had only three more couples—all good friends and all in our set, but not all her most intimate friends. True, it was early and some of our friends had not gotten back from their summer trips; but I could not quite figure out why she had invited just those six, and asked her.

"'Don't you see—can't you guess?' she asked.

"I had to confess my stupidity.

"'Why, each of those couples is more or less in love, and none of them has any money to speak of. I am going to make it possible for them to marry now—we are going to set the style in simple weddings, Sam!' In spite of all her gay independence I believe that down in her heart, way down, she wished support too—the approval, if not admiration, of her own circle.

"The other girls? There were three, as I said. Mary Lula was a small and pretty, vivacious, impetuous, tennis-playing girl with quick, searching black eyes that saw everything within range.

"The second girl, Evelyn, was beautiful, beautiful, a regular heartbreaker, sort of rounding face and arms and

(Continued on Page 38)

WILL CANADA'S BOOM LAST?

By A. C. LAUT

ILLUSTRATED BY W. H. D. KOERNER

Have Literally Been Kicked Into Being Millionaires

IS THE boom in Canada going to last? If you could answer that question you would make a good many millions for investors and could charge any fee you chose for an expert opinion.

Now don't you have any doubt about there being a Boom, with a capital B! From a ripple on the surface of Western waters in 1905 it had become a tidal wave in 1910. By 1911 it had swept clear from the West to the East and had set the conservative old cities of Montreal and Ottawa and Toronto and Hamilton and London doing boom-ettes and boom-bets to put the modest gambols—it should be spelled gambles—of the wildest woolly Western boomster to the maiden blush.

Why, the subdivisions of Montreal now extend twenty miles out all round the rear of the mountain. Now the latest government census gives Montreal a population under half a million and civic pride gives a present population of over half a million; and the real-estate census gives the royal old city a prospective population of a billion-trillion-dillion, to the *n*th degree. To be sure, she is the gateway to half a continent, has terminal facilities for the quickest handling of grain of any port in the world, and is situated farther inland than any other harbor on the Atlantic. That's all true—but New York is also the gateway to half a continent, and if she isn't farthest inland she has a port that is open all the year round; and she has a present population of more than four millions; but—please note—her subdivisions of suburban lots do not yet extend all the way up the Hudson!

Discounting the Dim and Distant Future

"I WISH you could stop this fevered real-estate madness!" said a capitalist of Montreal to me. "It means absolute ruin to thousands of small investors who can ill afford to lose. It's a gamble—a gamble pure and simple, and it is going to increase the cost of living extortionately for the city consumer; for these farm lands, that would otherwise be used as trucks to feed the city, are being cut up in city lots that will stand vacant for fifty years. It is a gamble—a gamble in futures forty years away, and I should like to see it stopped, as I think every banker in Canada would like to see it stopped. The sellers are all right—oh, yes—they pocket the money; but how about the buyers who are tying their investments up for forty years? It will be a century before Montreal has a population to justify such areas and prices. It will be more than a century before cities like Calgary have a population to justify suburban areas the size of Chicago. Meantime what about the buyers?"

"Gamble—nonsense! Ruin—rubbish!" said the manager of a large land company who has been twenty years paying off the debts from the crash of the last Western boom, but who is sailing into fortune on the crest of this wave. "Canada is on the verge of a century boom—the same boom that the United States has had since the Civil War. The people who keep steady heads and have far vision, and have faith in their vision, will be millionaires in spite of themselves, and the fools will be skinned as fools have been skinned since time began. You cannot stop it! This country is going ahead at a pace to make the world gasp. You cannot stop it! You know, and so do I know, hundreds of people—old settlers—who did not know their land was a gold mine who have literally been kicked into being millionaires in the last five years. Of course there are two other classes—the swindlers and the suckers. You cannot stop one or save the other!

"How can this country fall back? Let us get down to a basis of facts: You know the boom of twenty years ago—the boom that caught every one of us in Winnipeg—collapsed because hard times stopped immigration. How is it today? There are one hundred and fifty thousand Americans a year coming into Canada. Immigration returns show that since 1905 those United States settlers have brought in an average of one thousand dollars each. For 1911 the average money possessed by the United States settler coming in was fifteen hundred and thirty-nine dollars. That means conservatively that American homesteaders are bringing us more than two hundred million dollars a year. This does not include big investors like the Swifts, Weyerhaeusers and Hills, who have bought our timber and coal lands in the West. Now the Lloyd-George system of taxation is driving millions of English capital to Canada. You know that, within the last year, the Portland and Essex and Sutherland estates have all bought enormously in the West. Put the influx of English capital at one hundred million dollars—which is entirely below the mark, for that does not include the purchase of railroad bonds—and you have about three hundred million dollars a year coming in with the new immigration.

"So long as the three transcontinental roads continue their present building, according to terms with the provincial governments and the Ottawa government, the railroads must spend in extension seventy-five million dollars a year. You can figure up the bond guaranties for this yourself. One province alone—Alberta—has guaranteed railroad bonds to the extent of fifty million dollars. Oh, yes; I know you will say those guaranties don't protect the bondholder, for they do not include rolling stock, bridges or townsites—and a road without these would be a scrapheap across the prairie; but please remember these roads have never once defaulted in the interest on their bonds. Your total of money being spent in the West is now three hundred and seventy-five million dollars. The grain crop of the three western provinces and the dairy and fruit crops of the other provinces yearly bring in two hundred million dollars. By 1915 the grain crop alone will bring in three hundred million dollars. Now consider—only ten per cent of our arable land in the Northwest is yet cultivated—I said 'cultivated.' More has been taken up. Your total of money yearly coming into the West is now six hundred and seventy-five million dollars, not counting mining and lumbering. When fifty per cent of our land is cultivated, can you imagine for one moment that the country could possibly slump back to old conditions?"

I may say I have no brief to defend the views of either side, but as the Down-Easterners and the Middle-Westerners are the people who are putting up the money for the boom it is only fair to set both sides before them. Perhaps it would be even fairer to set down the opinion of a man who has been through both booms—a man known from one end of Canada to the other for his high standards—John Dafoe, the Liberal editor of Winnipeg:

"What do I think of all these subdivisions in all these little cities between Winnipeg and the Pacific Coast? I don't know what to think. Six or eight years ago, when the real-estate craze began in Winnipeg, I thought it was stark moon-madness and would not touch the thing with tongs. If I had had courage and faith then I might have been a millionaire today. Today, when the boom is going a wilder pace, I don't know what to think. It is not a matter of faith in the country. We all have that. Farm values can never fall back. It is which of the towns are going to be the hundred-thousand cities; and if every Eastern buyer who buys without personal examination would clearly understand that his buy is a pure gamble on his own good or bad judgment, then there would be no reproach coming. The impossible has happened so often in the last ten years that no man is justified in saying where it will or will not strike in the future; and yet ——"

And yet—that is just it!

Come up to Ottawa—Ottawa, the poky, the peaceful, the picturesque, the political beehive of party workers and civil-service drones. The new spirit on the wave here has changed the city on Parliament Hill to Ottawa the Beautiful, with a park along the canal, a new set of Gothic government buildings unrivaled in America, and a driveway circling the city along its two beautiful rivers and purple hills. Ten years ago the very words "real estate" would have been anathema to the society of the capital. Today—well, the new premier owes his present affluence to his modest investment in real estate when he came to Ottawa—a poor man—to lead the Opposition a few years ago. Ottawa expects to be the Washington of Canada—the capital city of a northern empire of ninety million people. The subdivisions of Washington do not extend nine miles from the city limits. The subdivisions of Ottawa do—and Canada's population is seven million people.

Come on up the lakes to Toronto, with its fine new crop of cobalt millionaires and a spurt of population from two hundred thousand to three hundred and fifty thousand in ten years! English capital is buying outlying farms round Toronto for a distance of twenty miles. You hear of truck gardens that have sold for two hundred thousand dollars and stable yards for from forty thousand up to seventy thousand dollars—and, what is more, the reports are true. The Lloyd-George system of taxation is responsible for the inundation of English capital; but, frankly, Toronto is a little scared at possible effects. It has always been pre-eminently the city of homes—homes for the poorest as well as the richest; but, with all available open land round the city taken up by investors whose estates can afford to wait a hundred years for returns, where is the cheap land for the small home? Formerly you could buy a large lot in Toronto for a small home for a sum varying from one hundred to a thousand dollars. Today you will have to scrabble to get a lot in a decent part of the city for one thousand dollars, and you will more likely be asked four thousand. I know of twelve thousand dollars being paid for one lot—practically the price of a lot in the upper residential sections of New York; and Toronto is not yet so big as New York and never—let us hope—will be! You will be told of lots in Toronto that can still be bought for one hundred and two hundred dollars, but those lots are so far out that the worker has to come and go by car for an hour—an expense he could formerly avoid. In both Montreal and Toronto the high real-estate values are producing the curse of older lands—congested dwellings. That is part of the boom that is not voiced in the "whoop."

A Comparison of Values

COME on up to Fort William and Port Arthur, the head of navigation on the lakes. But yesterday they were little hamlets of twelve hundred people each. Today—what? Combined—and they should really be one city, though they are two—they are half the size of Duluth; and the fortunes of property holders have grown as rapidly as the population. Don't facts justify high hopes here? If by 1915 the Canadian West is to produce half as much wheat as is grown in the United States, will not these cities on the waterfront attain the size of Duluth—perhaps of Cleveland or Buffalo? Yes, in a hundred years they may. Meanwhile here are some questions the Eastern investor asks—"fool questions" the West may consider them. Still the buyer has had the right since the Romans coined the adage *Caveat emptor!*

Are the buyers buying profits for today or for a hundred years hence?

Do the buyers realize that people who have made fortunes in the real estate of these cities are those who got in before land values went up?

Behind Duluth are tributary states of five or six million people. Behind Port Arthur and Fort William are slightly less than two million people. Why are values on one side almost on a par with those on the other? The Easterner does not ask this as a slur. He asks for information. He acknowledges that the last census was erroneously low, and the last census gave the region from Lake Superior to the Pacific Coast a population of one million eight hundred thousand. Granted that the census man for once was a liar down the scale instead of up, why does a population of two millions justify the same values as one of five millions? Granted that the wheat territory of the states of the West divides its favor among Duluth, Milwaukee, Portland and Chicago as waterfronts, and that

He Found That His Farm Was Some Hundred Miles Farther In

Captured a Thousand-Dollar International Champion Wheat Prize

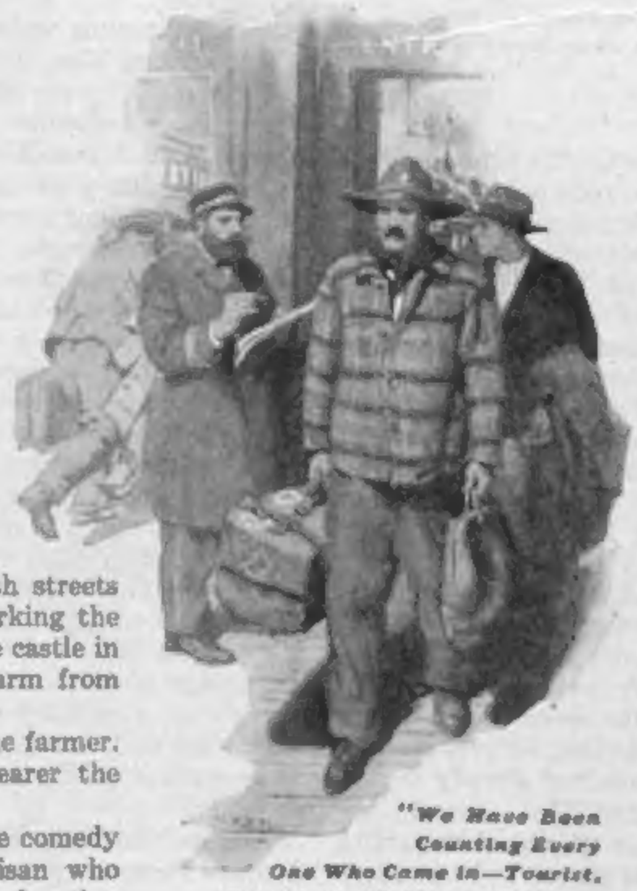
the Canadian cities have the forwarding waterfront traffic all to themselves for the present—remember, it is for the present only—in two years the Canadian wheat territory will divide its favors between the Panama route west and the lake route east, and the Panama route is open all the year round.

When you come to Winnipeg take the shoes from off your feet, shake the dust from off your shoes and step softly, for you are entering the gateway to the boomster's paradise. The joke of it is, his greatest exaggeration has been too small. He has not been able to predict half that has actually materialized; but, please note again, the fortunes came to those who got in before values went up—a quiet, steadygoing lot of people who kept their mouths shut and let the newcomer do the shouting, with pretty certain conviction from the last boom that the loudest shouter would presently be the loudest howler. I wish you would make a note of that. The Winnipegger has not done the shouting. It is the outside promoter who has come in yelling himself blue in the face over facts that Winnipeg knew before the first boom and all during the mad times of the first boom, and through the darkness after that boom; and Winnipeg learned to let fools do the yelling. She went on her way and pocketed a colossal fortune out of her faith, and when some promoters grew too loud she told them to put on the soft pedal, on pain of being thrown out.

Houselots in the Wilderness

THAT is why, though Winnipeg is the gateway to the boomster's paradise, she is not a boom town. Winnipeg paid a toll of too much blood and anguish over the first boom ever to let the swindler run amuck, and values in Winnipeg are today on the most conservative basis in Canada. Winnipeg population has jumped from forty thousand to seventy thousand and from seventy thousand to one hundred and fifty thousand in ten years, and property values have kept pace; but the minute they have got out of hand the loan companies and the trust companies and the banks have put on a curb-bit. It is not necessary to tell of fortunes made in Armstrong's Point and Fort Rouge and North End and Portage Avenue. Lots that went begging at two hundred dollars are today begged for at two hundred thousand. Winnipeg confidently expects to be the Chicago of Canada, and it is hard to see what can prevent her fulfilling her ambition; but up to the present—I say "up to the present"—she has not sold subdivisions the area of Chicago or extended her city limits all the way to the Rockies. Values are on an investment basis yet—I add "yet" because there may be a heave up or an avalanche down any day. The point is—when and where?

Yet Boom, with a capital B, is in the very air from the time you touch Winnipeg, though the city manages to keep its sense of humor turned on things—a cold tap on a swollen head. It is here you learn of the farmer who wanted to exchange his farm for city lots. The real-estate man motored him out to the lots. They were an hour or more going out. This part of the story is no exaggeration. I was an hour motoring to the city limits of several places between Winnipeg and the Rockies, where the present population is less than twenty-five thousand, however many million each of these future cities may number.



"We Have Been Counting Every One Who Came In—Tourist, Transient, Sightseer, Settler"

"There!" said the real-estate man, pointing triumphantly to some bare prairie staked out, with streets named on shingles and posts marking the imposing entrance to some future castle in the air. "Now where is your farm from these lots?"

"I guess I'll not mind," said the farmer. "My farm is ten miles back, nearer the city!"

There is tragedy in much of the comedy too. I know of an English artisan who bought what he thought was a farm fronting the railroad. It took every last farthing to bring himself and his wife and a baby out to the railroad station. When he reached the station he found that his farm was some hundred miles farther in; and the man and his wife started to walk in, wheeling the baby in a baby-cart. No one but an Englishman unused to life outside a city would have attempted to walk such a distance in a strange, new country. The wife died on the way in and the child at some halfway house. The man has been placed in an asylum. The week I passed through Winnipeg and lost myself in a city where I formerly lived—so great have been the change and growth—a young Englishman passed through westward who thought he had bought seventy-five thousand pounds' worth of city lots! Do you know where they were? They were in a little Alberta town of less than a thousand inhabitants, where the whole town and the whole township, and pretty much the whole county, could have been bought for half the young Englishman paid for those fictitious city lots. One can imagine the report he sent back to his bank—and these things are not of the West's doing! This swindle was palmed off by a slick-tongued London promoter who has never set foot in Canada in his life.

However, other sorts of swindles are being passed up here and now. A new Western townsite proposition has just been launched by Eastern promoters on the Eastern market, chiefly for the benefit of the small-investor class—beautifully framed and colored window drawings of handsome houses and smooth lawns and railroad trainloads shooting in and out of the central city with the speed of bullets toward a target, so cheap as to be almost a gift—ten dollars down and the balance in ten-dollar monthly installments. The new town is not, you understand, full grown yet—but these are pictures of what it is going to be when all the traffic of the Canadian West goes in and out by Hudson Bay instead of Winnipeg and Montreal and New York and Boston. I happen to know a good many details of that townsite, gathered painfully on the spot. It is a lump of rock and prairie on the edge of hundreds of miles of swamp.

"But," your boomster interjects, "isn't Chicago built on a swamp?"

Chicago certainly is; and in a hundred years, if all the traffic of Western Canada goes by way of Hudson Bay, and if Winnipeg and Montreal and New York and Boston and Buffalo and Panama become negligible factors in the forwarding of Western Canadian traffic—IFS of a large and impossible order—then this townsite may become a second Chicago. Meantime are Eastern investors told they are buying square miles of a Robinson Crusoe island in the middle of oceans of muskeg? I know of another townsite being sold in the East, at town prices, that consists of a station house, a surveyor's shack—and I think the third building was a dilapidated flat car! Conditions true of these places, with slight variations in detail, are true of a dozen other Western townsites being launched on the Eastern market. "And yet ——" as John Dafoe, of Winnipeg, said—and yet ——

Go but thirty-six hours' journey west of Winnipeg! There are Saskatoon and Moose Jaw and Regina and Calgary and Edmonton and Lethbridge—cities of seventeen thousand and fifty thousand and sixty thousand which but yesterday were raw patches on the prairie. Needless to tell, in the change from no population to the metropolitan pace great and unexpected fortunes have been made. Old settlers have literally been kicked into being millionaires. I think of an old teacher of ours, ruined by the collapse of the first boom, who went West to a bare spot on the map now known as Saskatoon, where he took a country school at a few dollars a month. It was about the time that Clifford Sifton's new immigration policy was pouring Galicians and Doukhobors into the country. Being a great linguist, he used to translate letters for the foreigners and take his fees in patches of land. This man, by the way, once taught Clifford Sifton. Well, Clifford Sifton, by all odds the brainiest public man in Canada, is not so rich as this old teacher of his. It happened in a night, as it were! The Canadian Northern came in, determined to make Saskatoon a second Winnipeg, and the aforetime teacher woke up with more wealth than he can ever use. If you ask him about it he tells you that literally and truly he does not know how it happened—it all came so suddenly.

The same story could be told of hundreds of people in Calgary and Edmonton and Regina and Moose Jaw. The richest two men of Edmonton began life as missionary teachers at thirty dollars a month, and the most valuable area of real estate in Calgary was, less than twenty years ago, "swapped" off for a bag of mission flour by a thriftless halfbreed. Not all the halfbreeds made that kind of a trade. Some of them are millionaires today.

Please note, however—and here's the rub on which the East is going to bruise bumps of wisdom into head and shins—the people who have made the great wealth in Saskatoon and Regina and Moose Jaw and Calgary and Edmonton, and a dozen other places, made it by "getting in" before values went up. Values are up now, and the East is tumbling over itself to get in now at any price and any gait. There is where the danger lies—at any price and any gait! As the East is putting up the money for the boom it is only fair that both sides of the picture should be given. Says the booster—and pretty nearly every Westerner is a conscious and conscientious booster:

"Canada has as much arable land as the United States. The United States has a population of about ninety million. This is Canada's century of development, and before 1950 Canada will have ninety million people."

You Are Entering the Gateway to the Boomster's Paradise

"All right," says Mr. Wet Blanket. "Granted that Canada has as much arable land as the United States—which it has not; for north of your isothermal line through Athabasca and Peace River, north of that line, is a semi-arctic region—granted you have the arable land, how about this question of population? I know that settlers and investors are going in by the hundreds of thousands. Any one who travels can see that; but what becomes of your incoming settlers? I know your cities have jumped from nothing to twenty-five thousand, thirty thousand, fifty thousand and a hundred thousand; but cities are not the basis of a country's prosperity—they are only a hectic evidence of it. The farming population is the gauge of your condition. Now for ten years the West has been shouting at the top of its voice that it was getting two hundred thousand to three hundred thousand settlers a year. That means a total of two to three million more population, not counting natural increase, in ten years. Now your census ten years ago gave Canada a population of six million. On your own figures your latest census should have proved a population of not less than eight million, and possibly nine million, not including natural increase. Your last census showed a population of only seven million! How do you account for that? You are increasing only a million in ten years. At that rate it will be more than eight hundred years before you have the population of the United States; and you are selling your real estate—now, today, on the spot—on the basis of values that exist in the United States! Even higher—real estate in Vancouver, which has one hundred and fifty thousand people, is higher than in Seattle, with three hundred and fifty thousand!"

The Disappointing Census

THERE isn't a booster in Canada who will not acknowledge that the census was one of the greatest disappointments the country ever knew. This is the explanation given:

"We have been counting every one who came in—tourist, transient, sightseer, settler; and we have not been counting any who went out."

"Padded!" says Mr. Wet Blanket.

"Then what of the census? Let the country grow and go slowly. We'll arrive in a hundred years. Let us not go so fast that we cannot assimilate the new factors."

"Good," says Mr. Wet Blanket; "but if you are for slow-going, why in thunder are you selling us Easterners suburbs that will not be needed for a hundred years? Are you aware," asks Mr. Wet Blanket, "that the suburbs of Calgary are large enough to include the whole city of Chicago—and the suburbs of Moose Jaw and Regina ample enough to swallow up the city of St. Louis? St. Louis including suburbs has seven hundred and fifty thousand people. These two Western cities have not fifty thousand between them. Do you know," scowls this walrus of knockers, "that in one of those Western cities, whose honest citizens I shall

not reproach by giving the city's name—do you know," demands the walrus, "that four hundred lots sold in that place, for a distance of eight miles from the city hall, at from sixty to one hundred dollars each? You know that the single-tax system is growing in the West, and the poor Eastern investor will not be able to hold that land against single-tax valuation for eighty per cent of the selling price, let alone turn it over at a profit! You know," he growls, "that many of the real-estate sales reported at fabulous advances are nothing more or less than wash sales among brokers to gull the public. Highfly Heights Broker sells to Lielow Sucker, and Highfalutin Barker trades back to Highfly. You know that has been done right and left from Winnipeg to Vancouver; and I, as a banker ——"

"Exactly—you, as a banker," says Mr. Booster, "don't like to see the coin fly! You would like to lock it up in tight little wads in your own little vaults for bond and trust ventures, where only capitalists have a chance and the little fellow never a nibble! Now I do not defend the swindles. Every real-estate association from Winnipeg to Vancouver has passed resolutions against these wildcats and would stop them if a way could be found; but we can no more find a way to stop wildcatting in real estate than you bankers can find a way to stop fraud in bonds and stocks. Only do not mistake that population argument. We do not expect the hundred million population for the whole of Canada. Of the three hundred and fifty thousand immigrants coming into Canada yearly now, two hundred thousand are settling in the prairie provinces. That gives us a two-million increase in a decade. That gives us in fifty years the same population that the United States has west of the lakes. Now, west of the lakes, look what cities you have—St. Paul and Minneapolis, St. Louis, Omaha, Kansas City, Denver, Salt Lake City, San Francisco, Los Angeles, Seattle, Tacoma—all cities of from one hundred thousand to nearly three-quarters of a million. Why have not little cities, such as Saskatoon, Moose Jaw, Regina and the rest, a right to expect to become hundred-thousand cities within your lifetime or mine? Why have not they a right to base values on those expectations? Why will Edmonton not become our northern gateway city, like your St. Paul—the entrance to Peace River for a thousand miles, to Athabasca and Mackenzie for another thousand? Why should Calgary not be the St. Louis of the Canadian West? It has the same strategic center, the same converging of rail systems, the same area of rich surrounding territory, and approximates the advantages of Panama as closely as does St. Louis. Why should not Saskatoon and Prince Albert and the rest of them look forward to becoming the Omaha and the Denver and the Kansas City of our Canadian West?"

"I'll tell you," breaks in Mr. Wet Blanket. "I'll tell you plainly. If, when you divest your argument of hot air, it comes down to expectations of twelve million people in the Western provinces in your lifetime or mine—then I agree with you; but here is where we Easterners think you are making a mistake in your calculations—you compare your West with the entire West of the United States. From the very nature of things you cannot do that. The southern belt of states, from New Orleans to San Diego, is a five-crop-a-year semi-tropic area, raising cotton, rice, oranges, lemons, and so on. You are out of that class. The middle-belt of states of the West, from St. Louis to San Francisco, is a two-crop-a-year country, with five cuttings of alfalfa, thousand-acre peach orchards, and so on. You are out of that class. That limits your parallel to the northwest belt—Duluth to the eastern face of the Rockies. Examine that belt! How many cities of over a hundred thousand do you find? Exactly three, outside the Rockies. Examine the same belt across Canada! Winnipeg is already over a hundred thousand. Calgary and Edmonton are racing neck and neck for the mark. What becomes of your other little cities with hundred-thousand clubs and suburbs spacious enough to include Chicago? What becomes of Eastern teachers and preachers who buy those lots? And yet ——" he added.

He was thinking of that church at Calgary that has just sold its downtown site at a profit of one hundred and fifty thousand dollars, and of another at Moose Jaw that is about to do the same. He was thinking of the big traction-engine company of Alabama that is building a branch in Calgary. He was thinking of homesteaders standing in line so long at

(Continued on Page 64)

THE THREE GODFATHERS

By Peter B. Kyne

ILLUSTRATED BY N. C. WYETH

THE daylight raid on the Wickenburg National Bank had not been a success. It had been well planned, boldly and cleverly executed, and the four bandits had gathered unto themselves quite a fortune in paper money; the job had been singularly free from fuss and feathers. Nevertheless, as has already been stated, the raid was not a success. The assistant cashier, returning from luncheon, had, from a distance of half a block, observed two strangers in town. Both strangers were mounted and stood on guard in front of the Wickenburg National. In an alley just back of the bank two saddle horses were standing; and as the assistant cashier paused, irresolute, two men came out of the bank, mounted the two horses waiting in the alley, and, followed by the men who had been standing on watch in front of the bank, rode out of Wickenburg in a rather suspicious hurry. The assistant cashier had an inspiration.

"Thieves! Robbers! Stop 'em!" he yelled.

His hue and cry aroused to action an apparently inoffensive and elderly citizen who was taking his siesta in front of The Three Deuces saloon. Now this man in front of The Three Deuces was not the sheriff. He was not even the city marshal. Rather he inclined one to the belief that he was a minister of the gospel—a soul-trapper on guard at the portals of The Three Deuces, within which, judging by the subdued rattle of poker chips, ivory balls and an occasional hoarse shout of "Keno!" one could be reasonably certain of a plethora of brands ripe for the burning. The aged citizen asleep in the chair outside was arrayed in somber black, with a turn-down collar and white lawn tie, a "biled" shirt with a ruby stud in it, and patriarchal white whiskers. But his coat, of a clerical cut, effectually concealed two pieces of artillery of a style and caliber popularized by time and tradition in the fair state of Arizona.

The four galloping horsemen were abreast The Three Deuces when the cry of "Robbers!" aroused all Wickenburg. It awoke the man in the chair; and he came to his feet with the suddenness of a ferocious old dog, filled both hands and cut loose at one of the four horsemen. There was a reason for this. The elderly citizen had a deposit of three dollars and seventeen cents in the Wickenburg National. Also he possessed a fair proportion of civic pride, and the horseman upon whom he trained his hardware was carrying a gunny-sack containing a pro rata of the said elderly citizen's three-seventeen.

He Filled Both Hands and Cut Loose at One of the Four Horsemen

Four Bad Men had ridden into Wickenburg that December afternoon, but only three rode out. One of the three had a bullet hole through his left shoulder. The man who stayed lay, thoroughly and effectually defunct, on top of a bulging gunny-sack in front of The Three Deuces. Came presently the paying teller of the Wickenburg National and removed the gunny-sack. Came half an hour later the coroner of Wickenburg and removed the body. As for the elderly citizen of deceptive appearance, he walked uptown to a hardware store, replenished his supply of ammunition and returned to The Three Deuces in a highly cheerful frame of mind. Here let us leave him, for with this story he has nothing further to do. From now on our interest must center on The Three Bad Men who rode out of Wickenburg headed for the California line—which happens to be the Colorado River.

They made their first halt at Granite Tanks, twenty-five miles from Wickenburg. Here they watered their horses and then pressed onward toward the river. At the river they found a boat, thoughtfully provided for just such an emergency as the present. Darkness had already settled over the land when The Three Bad Men came to the Colorado River. It would have been wise on their part to have waited until the rising of the moon, but our story does not deal with The Three Wise Men. Within the hour a posse might appear, and, moreover, The Three Bad Men were of that breed that prefers to "take a chance." They rode their jaded horses into the flood until the yellow waters lapped their bellies; then they shot them and shoved the carcasses off into the current.

An hour later The Three Bad Men landed on the California side near Bill Williams Mountain, filled their boat with stones and sank it, and shouldering a supply of food and water sufficient to last them ten days headed up a long box cañon that led north to the Colorado Desert. They made fair time after the moon came up. All night long they trudged through the box cañon, and at daylight it opened out into the waste.

"Well, boys, I guess we're safe," remarked The Worst Bad Man, who was the leader of the trio. "It's cooler in the cañon, so suppose we camp here. I feel like breakfast and some sleep. How's your shoulder, Bill?"

The Wounded Bad Man shrugged the wounded member disdainfully.

"High up. Missed the bone and don't amount to much, Tom. But I've bled like a stuck pig and it's weakened me a little."

"I'll heat some water and wash it up, Bill," said The Youngest Bad Man, much concerned.

They made a very small fire of cat-claw and ironwood, brewed a pot of coffee, breakfasted, washed and dressed The Wounded Bad Man's shoulder and slept until late afternoon. They awoke much refreshed, ate an early supper and struck out across the desert to the north, where in time they would come to the Santa Fe tracks. There were lonely stations out there in the sands—they might be worth investigation. Then on to the new mining camp at Old Woman Mountain—a camp which, following the whimsical and fantastic system of desert nomenclature, which seems to trend toward such names as Mecca, Cadiz, Bagdad, Bengal and Siam, had had bestowed upon it the not inappropriate name of New Jerusalem.

For a number of reasons The Three Bad Men preferred to travel by night. Primarily they were prowlers and preferred it. Secondly, though one may encounter torrid weather by day on the Colorado Desert even in December, the nights, on the contrary, are bitterly cold—and The Three Bad Men had no blankets. Also there was this advantage about traveling at night and sleeping in the shadow of a rock by day: they would not meet other wanderers and there would be no embarrassing questions to answer respecting the hole in The Wounded Bad Man's shoulder.

And so The Three Bad Men traveled by night. From Mojave Tanks they swung west to avoid the mining operations there, although more than once they glanced back

wistfully at the little cluster of yellow lights shining across the sands. The Wounded Bad Man's shoulder was in a bad way and needed medical attention. Also they needed water; but they were desert-bred and could last until they came to Malapai Springs.

So they turned their backs on Mojave Tanks and tramped onward. Now they were in the ghostly moonlight of the open desert, with the outlines of the mountain ranges on each side looming dim and shadowy fifteen or twenty miles away; now they were picking their way carefully through clusters of murderous catclaw, through tangles of mesquit and ironwood. Up dark, lonely arroyos they went; down long alleys between the outstretched arms of the ocatillas with their pendulous, blood-red blossoms, passing dried, withered Joshua trees twisted into fantastic shapes as if their fearful surroundings had caused them to writhe in horror; through solitude and desolation so vast and profound as to inspire one with the thought that the Creator, appalled at the magnitude of this abortion of Nature, had set it apart as an eternal heritage of the damned.

In the forenoon of the fifth day they came to Malapai Springs. Here The Three Bad Men drank deeply, bathed, filled their canteens and stepped blithely out for Terrapin Tanks, the next waterhole—a little-known and consequently unfrequented spot—where they could rest for a few days before attempting the last desperate leg of their journey to the railroad.

"Don't stint yourself on the water, Bill," The Worst Bad Man advised as they departed from Malapai Springs. "There's always water at Terrapin Tanks."

Nevertheless, with the instinct of the desert-bred, The Worst Bad Man and The Youngest Bad Man were sparing with the water themselves, although careful to conceal this fact from The Wounded Bad Man. The latter's shoulder was swollen and inflamed, and it was a relief to him if the bandages were kept wet.

The Worst Bad Man, who knew the country better than his companions, had timed their arrival at Terrapin Tanks almost to the hour. The sun was just coming up over the low black hummocks of oxidized hematite to the eastward when The Three Bad Men plodded wearily up a long, dry cañon, turned a sharp, rocky promontory into an arroyo—and paused.

Borne on the slight desert breeze a sound came to them from up the arroyo. It was a mournful, wailing cry and ended in a sob—a sound that bespoke pain and fear and misery.

The Three Bad Men looked at one another. Each held up an index finger, enjoining silence. A second, a third time the sound was repeated.

"It's a human voice," announced The Worst Bad Man, "an' there's death in it. Wait here. I'm goin' in to see what's up."

When he had gone The Youngest Bad Man, after the restless and inquisitive manner of youth, climbed a tall rock and gazed up the arroyo.

"I see the top of a covered wagon," he announced.

"Then," said The Wounded Bad Man, "it's a tenderfoot outfit, an' that's a woman cryin'. No desert rat'd come here with a wagon. Fools drive in where burros fear to tread, Bob. They're tenderfeet."

"That's right," agreed The Youngest Bad Man. "Some nester come in over the trail from Imperial Valley and bound for New Jerusalem, I'll bet a new hat."

"Whoever's doin' that whimperin' is sure bound for New Jerusalem," The Wounded Bad Man replied with a grim attempt at humor. "An' if I don't let a doctor look at this shoulder o' mine before long I'll head that way myself."

The Worst Bad Man was gone about ten minutes. Presently the others saw him returning. On his hard, sunscorched face deep concern showed plainly, and as he trotted down the arroyo he scratched his unkempt head as if in search of an idea of sufficient magnitude to cope with a grave situation. When he reached his comrades he sat down on a chunk of red lava and fanned himself with his hat.

"There's a fine old state of affairs at the Tanks," he said huskily.

"They ain't dry, are they?" Fright showed in the wide blue eyes of The Youngest Bad Man. The Wounded Bad Man sat down very suddenly and gulped. The Worst Bad Man replied to the question.

"Worse'n that."

The Wounded Bad Man sighed. "It can't be," he said.

"There's a wagon at the Tanks," continued The Worst Bad Man, "but no horses. It's a tenderfoot outfit—a man an' his woman—an' they come in from Salton, via Cañon Springs and Boulder, headed for New Jerusalem. Some o' their kin has started a boardin' tent in the new camp an' these two misfortunates were aimin' to go in with the rush an' clean up a stake. They make Terrapin Tanks all right, but the water's a little low an' the man ain't got sense enough to dig out the sand an' let the water run in. He's one of these nervous city fellers, I guess, and it just naturally hurts him to set down an' wait till that sump-hole fills up. Besides, he don't take kindly to usin' a shovel, so he sticks in a shot o' dynamite to clean out th' tanks an' start the water runnin' ——"

The Wounded Bad Man sprang to his feet, cursing horribly.

"The damned, crazy fool!" he raved. "I'll kill him, I will. I'll kill him just as sure as I'm thirsty."

The Worst Bad Man paid no attention to the other's outburst.

"So he stuck in his stick o' dynamite an' it's only a fool's luck he didn't blow himself up doin' it. I wisht he had; but he didn't. He just put Terrapin Tanks out o' business forever—cracked the granite floor o' that sump-hole an' busted down the sides, an' the water's run out into the sand an' the tanks run dry. They'll stay dry. We can have cloudbursts in this country from now until I get religion, but them tanks'll never hold another drop o' water. That fool tenderfoot's dead, I guess; but he's goin' to keep right on killin' people just the same. Men'll keep comin' here, bankin' on water—an' in five years there'll be a dozen skeletons round that busted tank."

"But all that ain't what's bitin' me half as hard as what he went an' done next. He went an' let his stock nose round an' lick up that alkali slop below the Tanks, an' it drove 'em loco. They took off up the cañon, huntin' water, with Mr. Man after 'em. That was four days ago an' he ain't come back yet; so we don't need to waste no time speculatin' on his case an' feelin' sorry for him. He went an' left his woman alone at th' Tanks. She had a little water left, so she wasn't so bad off until yesterday, when it give out. It's been pretty hard on her all alone there—an' she's a nice little woman too. About twenty, I guess, an' heaps too good for the cuss she married. But that ain't the worst—not by a long shot. She's goin' to have a papoose."

"What!"

The Youngest Bad Man and The Wounded Bad Man voiced the horrified exclamation in unison; then The Wounded Bad Man sank back against a rock.

"Yes," The Worst Bad Man affirmed huskily, "there's a baby due right soon, I reckon. She's in a pretty bad fix. I was never married, boys, an' I don't know what to do for her—an' she's cryin', an' prayin', and askin' for help, an'—I—don't know ——"

The Worst Bad Man choked and hid his hard face in his hands. He shook like a hooked fish. Silence, while The Worst Bad Man fought for control of himself.

"I'm a tough old bird," he said presently—"I'm an awful tough old bird; but I can't go back there alone. You've got to come with me, lads. We got to do somethin' for her."

The Three Bad Men walked up the draw to Terrapin Tanks. In reverential awe they stood beside the covered wagon, parted the side curtains and looked in.

On a straw tick, covered with blankets, lay a woman. She was young, with great brown eyes alight with fever and with the luster of approaching motherhood. A long braid of brown hair lay across her white breast; she moaned in her pain and terror and wretchedness.

The Wounded Bad Man found a tin cup and gave her generously of his all too scant supply of water. The Youngest Bad Man got a clean towel out of the tail-box, wet it and washed her burning face and hands. The Worst Bad Man, whose courage, for all his deviltry, had its limitations, went and sat down on the tongue of the wagon and tried to think. But scourged with the horror of this most terrible of human travail, he fled up the arroyo out of hearing. On the top of one of the little black volcanic hills, from which eminence he could look down on the wagon, he stood, active, alert, like a mountain sheep on guard, and beckoned to his friends to join him. The Youngest Bad Man obeyed his frantic signals, but The Wounded Bad Man stayed at the wagon.

"You've got to be easy on me, son, at a time like this," said The Worst Bad Man humbly. "I'm an awful tough old bird, but I can't stand that. It ain't no place for the likes o' me. What's to be done?"

"Nothin' much, I guess." The Youngest Bad Man threw out his hands in desperation. "Bill says she ain't got a chance, an' he knows something about such cases."

He took his canteen in both hands and shook it gently; seeing which The Worst Bad Man did the same with his.

"How much has Bill got left?" he asked anxiously.

"Nary drop. He's been right feverish along o' that hole in his wing, an' hittin' his canteen heavy, expectin' to find water in the Tanks."

"Well, we got about two gallons left," announced The Worst Bad Man philosophically, "but I see us cuttin' niggerhead cactus before we hit another tank. Once in San Berdoo I heard a sky-pilot preachin', an' he 'lowed that the way o' the transgressor's bound to be hard; but I'm dogged if I looked for anythin' half as hard as this. Bill's callin' you, son. Better lope back to the wagon. I'll—I guess I'll wait here."

He waited half an hour, watching with anxious and paternal eyes the activities of his fellows at the wagon. Once the sounds of woe drifted up to him and he moved farther up the cañon. Here he waited, and presently The Wounded Bad Man joined him.

"What luck, Bill?" he demanded.

"A boy," responded The Wounded Bad Man. "Come on down an' look at him. He's worth it. He's man-size."

"How about that misfortunate girl?"

The Trailing Brutes Grew Bolder

"She ain't a-goin' to last long, Tom. She's a-goin' fast, an' she wants to see you—all of us—together. She's quiet now."

Thus reassured, The Worst Bad Man returned with The Wounded Bad Man to the Tanks. With uncovered head he approached the wagon, dreading to gaze upon that tragic face, drawn with agony. But lo! as he parted the curtains he gazed upon the miracle of motherhood. Gone were the lines of suffering; the girl's face was transfigured with the light of that joy and peace and pride that God gives to newmade mothers, and for the first time in all his hard life The Worst Bad Man was permitted to glimpse something of the glory of his Creator.

The babe, wrapped in a coarse crash towel, lay in the hollow of the little mother's arm, its red, puckered little face rested on her snowy bosom, the

He Leaned Heavily Against the Animal, Which Half Led, Half Dragged Him Along

while she gazed downward at her treasure. It came to The Worst Bad Man very suddenly that once upon a time a woman had gazed upon him with that same look of yearning and joy ineffable; and with the thought he reached for the mother's left hand and carried it to his cracked and blistered lips. He spoke no word, but as he bowed his reckless head reverently over that fevered hand he seemed to cry aloud:]

"Here is my wasted and worthless life. I offer it in exchange for yours."

The girl mother's calm, benevolent eyes beamed their gratitude. She understood, and like a true mother she accepted his tribute—only the sacrifice could not be for her.

"What is your name?" she asked wearily.

"Tom Gibbons."

"And yours?" turning to The Wounded Bad Man.

"Bill Kearny."

She glanced inquiringly at The Youngest Bad Man.

"Bob Sangster," he replied.

"Will you save my baby?" Slowly, searchingly, the wonderful eyes confronted each Bad Man in turn.

"I'll save him," promised The Youngest Bad Man. With all the rashness, the unthinking, unreasoning confidence and generosity of youth, he passed his word. He recked not of the long trail ahead with death for the pacemaker. He only knew that this woman of sorrow had gazed longest upon him, estimating the strength in his lithe, big body, searching for his manhood in the face where sin had not yet laid its devastating hand. And so he passed his word, and passing it in all the regal simplicity of the brave, the mother knew that he would keep it.

"I'll help," said The Wounded Bad Man humbly. He glanced at The Worst Bad Man, who bowed his head once more over the little hand.

"I'll help too."

"I want you—all of you—to be my baby's godfathers. Poor little son! He'll be all alone in this big world when his mamma leaves him, and he's going to miss her so. Aren't you, sweetheart? Nobody to tuck you into bed at night, nobody to teach you your prayers, nobody to kiss the little sore spots when you fall and hurt yourself, nobody to tell your little secrets to ——"

She closed her eyes. A tear stole through between the long lashes, and The Wounded Bad Man turned away. The Youngest Bad Man went and sat down on the wagon tongue and wept, for he was young. Only The Worst Bad Man stayed, watching, waiting. And presently the mother spoke again.

"Are you all here? It's getting dark—and we must be moving on—to the next waterhole. You—Bob Sangster—take baby. You said you'd save him—didn't you? And Bill Kearny—and—Tom—Gibbons—will you be his godfathers—and—help—Bob—Sangster—on the—trail? Will you? . . . Promise—me—again—and . . . his name? . . . Call him Robert—William—Thomas—Sangster . . . and when he's—a fine—big—brave man—like his—godfathers—you'll tell—him—about his little—mother who—wanted to live—for him so . . . Lift him up—godfathers—and let me—kiss my—baby."

The Worst Bad Man waited until the last fluttering little sigh was finished before he removed the infant. The Wounded Bad Man closed the mother's eyes and folded her hands across her pulseless breast. The Youngest Bad Man stood, grasping the brake-rod until his knuckles showed white with the strain of the grip. Long he stood there, gazing at that calm, spiritual face with its halo of glistening brown hair, pondering deeply on the mysteries of birth and life and death. To him it all seemed a monstrous thing; and when The Worst Bad Man came to him with a shovel he wept aloud.

"Death is a terrible thing, Tom," he sobbed.

"Life's worse," said The Wounded Bad Man gently. He was seated apart, with the baby in his arms, shielding it from the sun with his broad sombrero. "Death can only get you once, but Life is a ghost dance. I wonder what it has in store for you, kidlets. I wonder."

The Youngest Bad Man departed down the arroyo with the shovel, and The Worst Bad Man, discovering a hammer and nails in the toolbox under the seat, removed the side boards and some strips from the wagon bed and fell briskly to work. When The Wounded Bad Man had satisfied himself that The Youngest Bad Man was not within hearing, he spoke:

"I say, Tom. Did you notice her when she asked us to save the baby? She picked on Bob. Seems as if she knew."

"I noticed. I guess she knew. They say angels always does know. It's forty-five miles to New Jerusalem, Bill, and you can't make it, and I'm—I'm too old for a long stretch without water."

"That's why I said I'd help."

"Same here."

"We've got to do the first two heats, Tom. We've got to save young Bob's strength for the final dash. I'll carry the baby an' you carry the grub an' things tonight, an' tomorrow night ——"

"I'll carry everything tomorrow night; after that it'll be up to Bob. He's young and hard and game. He ought to make it."

. . . . . .

Late in the afternoon, with clumsy tenderness they buried the martyred mother there by the Terrapin Tanks, built a cairn over the grave and crowned it with a cross. Then they returned to the dismantled wagon to hold a consultation. The Wounded Bad Man was the first to broach the subject closest to the hearts of all three.

"Robert William Thomas's got to have a bath, ain't he?"

The Youngest Bad Man took hold of the brake rod again and steadied himself. The Worst Bad Man looked at the wounded godfather in vague surprise.

"I never figgered on that at all," he said simply. "I was thinkin' about how we're to feed him. I'm for tubbin' him all right, but ——"

He held up the two canteens. His pause was eloquent.

"But he's such a little feller an it won't take much," protested The Wounded Bad Man. "He'll fit nice in a dishpan."

"I wish he was old enough to stagger along a few days without bathin'," mourned The Youngest Bad Man. "Maybe he can. I don't know a thing about infants; but if he must be bathed, why I guess we'd better ——"

"I 'lowed to ask his mother a few questions regardin' his up-keep and what-all," interrupted The Wounded Bad Man apologetically, "but I clean forgot."

The Worst Bad Man wagged his head as if to convey the impression that this was a pardonable oversight indeed. He was thinking.

"It stands to reason," he announced presently, "that this infant's mother naturally made some provision for his reception into camp. It's my opinion that gettin' a bath is the least o' the troubles confrontin' our godson. He's just naturally got to eat, an' wear somethin' better'n a towel that'll plumb scratch the hide off'n him. There ought to be somethin' for Robert boy in that tailbox."

So they searched the tailbox and discovered many things—condensed milk, a carton of soda crackers, a quart bottle of olive oil, a feeding bottle, two "bluffers" with real ivory rings, and an assortment of baby clothes, many of them hemstitched and worked through long months of loving anticipation. The silence was pregnant of tears as The Worst Bad Man held up a wee woolen undershirt and two little stockings that might have been cut from the index fingers of a pair of woolen mittens. The trio surveyed them wonderingly before returning to the search of the tailbox.

"Ah, here we are, Tom, all fine and dandy," announced The Wounded Bad Man, fishing up a book from the recesses of the tailbox. "Doctor Meecham on Carin' for the Baby.' Let's see what the doc has to say about it."

"Here's another," said The Worst Bad Man, picking up another book and skimming through the first few pages, "but it don't say nothin' about —— It's a Bible!"

He tossed it back into the box contemptuously, and The Youngest Bad Man, still under the spell of his youth and its resultant curiosity, retrieved the Bible. The Worst Bad Man, in the mean time, peered over the shoulder of The Wounded Bad Man.

"Turn to the part on bathin' the baby, Bill," he commanded.

"Hum! Ah-hem! Let me see. All right, Tom."

Bathin' the Baby—Too much care cannot be exercised in performin' this most important part of the baby's toilette ——

"What in blazes is a toilette?" demanded The Worst Bad Man. The Wounded Bad Man thereupon looked into the tailbox as if in search of it.

"I guess our baby ain't got no toilette in his war bags," he replied sadly. "A toilette," he continued, "is a little green tin bathtub about as long as my arm. Cost about *dos pesos* in any hardware store."

"You—Bob. You hear that?" admonished The Worst Bad Man. "When you get to New Jerusalem, you send out to Danby first-off an' round up the best toilette money can buy. Remember that, Bob. Crack right along, Bill. What does the doc say next?"

The First Bath—The first bath should not be administered until the baby is at least three days old ——

"Bill," said The Worst Bad Man solemnly, "if I had a sick tomcat I wouldn't send for Doc Meecham. Three days without a bath! That's all right when the boy's a grown-up an' ain't supposed to bathe between waterholes when he's in the desert, or every Saturday night when he's in town, but with new babies I'll lay you my silver spurs it's different. The doc's wrong, Bill. But come again."

Thus encouraged, The Wounded Bad Man read:

Immediately after birth the nurse should rub the entire body with olive oil, or, if that is not available, with some clean, pure grease or lard.

The Wounded Bad Man closed the book, but kept his finger in it to mark the place.

"It don't sound regular, Tom, I'll admit; but there's a bottle of olive oil in the tailbox, so it looks like Robert William Thomas was due for a greasin' up in accordance with the doctor's orders."

The Worst Bad Man pondered. "Well, I ain't convinced nohow," he said presently. "This godson o' ours is startin' life slippery enough with us for his godfathers. Still, if we follow the book it may save Robert from chafin' an' gettin' saddle galls on him. Hand over the ile, Bob, an' we'll slick the young feller up a mite. It's just the tenderness o' hell we don't have to use axle-grease!"

The Wounded Bad Man held the naked babe in his lap, across which he had spread the towel, and The Worst Bad Man applied the oil. "Roll him over, Bill."

The Wounded Bad Man rolled him over, and in a few minutes the job was complete. The task of dressing the infant, however, was infinitely more laborious. The godfathers, knowing something of the biting chill of the desert nights, were grateful for the profusion of woolen clothing and delicate woolen baby blankets which their search of the tailbox had netted, and when in due course The Youngest Bad Man had succeeded in dressing the infant after a nondescript fashion of his own, The Worst Bad Man corked the olive oil bottle, wiped his hands on his trousers, and beamed with the consciousness of a duty well performed.

Next The Wounded Bad Man ran his horny thumb down the index of Doctor Meecham on Caring for the Baby, until he came to the chapter entitled: "Feeding the Baby." This chapter he read aloud.

"This is comfortin'," he remarked, turning down the leaf to mark the page. "Doctor Meecham says that there's times when a baby won't thrive on nothin' else but condensed milk. We got plenty o' that."

"Yes, an' we can maul up some o' them sody crackers an' make some pap for him," replied The Worst Bad Man; "an' in a pinch we can bile him a pot o' gruel."

"We'll need water for that, Tom," The Wounded Bad Man reminded him; "an' we'll need water to dilute this here condensed milk an' warm it up for the feedin' bottle. I 'low some of the godfathers's goin' to suck niggerhead cactus enough to do 'em quite a spell before they hit New Jerusalem."

"That's right," The Worst Bad Man replied gravely; "Robert William Thomas's got to have the water, an' Jerusalem's the nearest camp, an' it's about forty-five mile as the crow flies. Malapai Springs is back there thirty-odd mile, though ——"

"There ain't no women at Malapai Springs," retorted The Wounded Bad Man pointedly, "and we can't fool no time in the desert with this infant. It's up to us to hike—an' hike lively—to New Jerusalem. We've got six cans o' condensed milk, an' we can't get more'n three shots o' milk from each can. It's going to spoil quick after it's opened. Besides, if we ——"

The Youngest Bad Man had just been the recipient of a serious thought. He hastened to get it off his mind. Boy-like he interrupted and rose to a question of information.

"What's a godfather, Bill? What job does he hold down?"

"You're an awful ignorant young man, Bob," replied The Wounded Bad Man reproachfully. "You been raised out in the woods somewheres? A godfather is a sort of reserve parent. When a kid is baptized there's a godfather an' a godmother present, an' for an' on behalf o' the kid they promise the preacher, just the same as the kid would if he could only talk, to renounce the devil with all his works an' pomps ——"

"What's his works and pomps?" demanded The Youngest Bad Man.

"Well—robbin' banks an' shootin' up deputy sheriffs, et cetry, et cetry."

The Youngest Bad Man smiled wanly. "Well, Bill, all I got to say is that us three're a lovely bunch o' godfathers. Best thing we can do is to shunt the job to a godmother."

"But there ain't no godmother," said The Worst Bad Man sadly. "It's up to us. She"—he jerked an oily thumb toward the little mound of sand and rock—"she said somethin' about teachin' him his prayers an' bringin' him up a big, brave, strong man—like—like his godfathers."

"Well, that's part of the job too," The Wounded Bad Man informed them. "I went to a Sunday-school when I was a kid, an' I know what I'm talkin' about. A godfather's got to promise to keep his eye peeled an' see that his godchild gets a ree-ligious education."

"Then," said The Youngest Bad Man, "I reckon we'd better tote along this here Bible. I just come across somethin' interestin'. It's about Jesus Christ ridin' into Jerusalem. Listen":

And The Youngest Bad Man proceeded to read from the Gospel according to St. Matthew:

And when they drew nigh unto Jerusalem, and were come to Bethphage, unto the Mount of Olives, then sent Jesus two disciples,

Saying unto them, Go into the village over against you, and straightway ye shall find an ass tied, and a colt with her: loose them, and bring them unto me.

And if any man say ought unto you, ye shall say, The Lord hath need of them; and straightway he will send them.

"Rot!" snapped The Worst Bad Man. "I don't believe a word of it. You try swipin' a man's jacks, with or without a colt, in this country, an' see what happens if you say the Lord hath need of them. The Lord won't save you nohow. But cut out this religious talk, Bob, an' rustle up some sagebrush for a fire. We'll heat some of this artight milk and feed our godson before we leave."

The fire was lit forthwith, and the condensed milk prepared according to the instructions laid down by Doctor Meecham. The Worst Bad Man poured the water, while the other two godfathers guarded jealously every drop. He heated the mixture to the proper temperature, warmed the feeding bottle in it and then filled the bottle. The Wounded Bad Man sat with the baby in his lap and pressed the feeding bottle to the little stranger's lips.

It was an anxious moment to the three godfathers. Would he or would he not "take hold"? He did, promptly, with a gusto that brought a howl of delight from The Worst Bad Man.

"I sure do admire to see the way that young feller adapts himself to conditions," said The Wounded Bad Man proudly.

"Hops right to it, like a drunkard to a Fourth of July barbecue," said The Youngest Bad Man. "He'll do." There was all the pride of fatherhood in the boy's tones. "Game little pup, ain't he?"

"His poor little ma was game," remarked The Worst Bad Man. "He comes by it natural. I wonder what kind of a coyote his old man was. It'd sure be a sin if this boy grew up to be as big a fool as his father. I'd turn over in my grave."

"Well, that's up to the last of the godfathers," said The Wounded Bad Man. "Mind you learn him hoss-sense, Bob. Don't let him grow up to wear eyeglasses before he's twenty-one years old, an' make him say 'sir' when he speaks to you. Teach him hoss-sense and respect, Bob. Them's the two great requirements to a man's education."

"The way he's downin' his provender," The Worst Bad Man remarked, "he'll be full up in five minutes and want to go to sleep. It's too hot to reak him out just now, an' Doc Meecham says he's got to be fed every four hours. We'll set up the drinks to Robert agin at four o'clock, an' then we'll git out o' this hole a-flyin'. Pendin' our departure, Bob, my son, you pull off to one side an' study all that Doctor Meecham has to say about carin' for the baby. Bill'll take a little sleep, an' I'll keep the flies off him an' the infant.

. . . . . .

It was almost sun-down when the three godfathers left Terrapin Tanks with their godson and struck off through the low black hills toward the northeast. A cold night wind was springing up, and to the thirsty godfathers, not one of whom had tasted water since sun-up that morning, the cool breeze was refreshing. Up the wild, lonely draws they trudged, the sleeping infant, wrapped in a double blanket, reposing in the hollow of The Wounded Bad Man's sound arm.

The man's face was drawn and very haggard. He staggered slightly from weakness once or twice in spots where the trail was rough. The Youngest Bad Man, following at his heels, was quick to notice this.

"Here, I ain't carryin' an ounce o' weight," he expostulated. "Bill's carryin' th' water an' the airtight milk an' the feedin' bottle an' the camp kettle and our grub, an' you're carryin' the baby an' a bundle of extra clothes. Lemme spell you a few miles, Bill. You're in bad shape with that sore shoulder, an' you're goin' to wear yourself out too soon."

The Wounded Bad Man shook his head. "I'll carry him as far as I can while I got the strength to do it. I ain't carryin' more'n fifteen pounds, but it'll be enough for you before you get to New Jerusalem."

"Why, ain't you comin' with us?" demanded The Youngest Bad Man.

"No," The Wounded Bad Man retorted firmly, "I ain't."

The Worst Bad Man turned in the trail, unscrewed the cap of the canteen and held the canteen toward The Wounded Bad Man.

"I think we can spare just one mouthful, Bill," he said kindly. "You bein' hit through the shoulder that-a-way, naturally we don't hold you so rigid to the rule."

The Wounded Bad Man had been nuzzling the baby's forehead with the tip of his great, sunburnt nose. Now he raised his head quickly and his face was terrible to behold.

"I've done a heap o' ornery things in my day," he growled, "but I ain't stealin' the water that belongs to my godson. Don't you insult me no more, Tom Gibbons."

"That reminds me," remarked The Worst Bad Man affably, "you're carryin' some extra weight."

He reached forward, unbuckled The Wounded Bad Man's belt, with its forty rounds of pistol cartridge and the heavy revolver, and tossed it into the greasewood.

"That helps some!" The Wounded Bad Man growled out the words again.

They walked on in silence hour after hour. Presently as they walked along The Worst Bad Man began lighting matches.

"Nine o'clock," he announced. "Third drink-time for Robert William Thomas. We'll make a dry camp an' heat some more milk—listen!"

From a draw to the right there came, borne on the night wind, the sound of savage growling and yelping, as of dogs quarreling over a bone.

"Coyotes," The Youngest Bad Man elucidated. "They got somethin'."

"Move along out o' here," cried The Wounded Bad Man irritably. "I don't want to listen to that. They'll get me soon enough."

They moved farther up the draw and camped for half an hour. Again The Wounded Bad Man fed the baby, and once more they swung away on their sorry road to New Jerusalem. Toward morning the baby awoke and whimpered, and The Wounded Bad Man, who never once during the long night had relinquished his trust, sought to soothe it with song.

Oh, Ella Ree, so kind an' true,
In th' little churchyard lies.
Her grave is bright with drops o' dew,
But brighter were her eyes.

Then carry me back to Tennessee,
There let me ——

It was a melody of his childhood. His mother had sung it to him in the old lost days of his youth and innocence, and the plaintive ballad came cracked and quavering through lips swollen with suffering. It was a mournful song, but it seemed appropriate, for The Wounded Bad Man was thinking of the little mother away off there in the silence at Terrapin Tanks. Whether from this or physical inability to

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The Three Bad Men Had No Blankets

The World's Biggest Bargain Sale

ILLUSTRATED BY Z. P. NIKOLAKI

The white sale, like most of the perversities of Fashion, was started in Paris. Fifty years ago, in the days to which our parents like to refer as eminently safe and sane compared to the present, as far as fashions go, the practice of selling white goods in the dead of winter was inaugurated in the French stronghold of mercantile might, the Bon Marché

Today the Bon Marché has built this one sale up into one of the most stupendous mercantile movements of the modern world. Literally based on the idea that obtains in the minds of most women, that things bought when you don't want them mean a saving of money, they have taught the women of France—and of most all the rest of Europe as well—to spend the tremendous sum of six hundred thousand dollars for white goods on the first day of this sale, and to continue spending during all the month of January a surprisingly lavish scale.

Five million dollars was about the sum turned over by this "World's Biggest Bargain Sale" in the four weeks of the Bon Marché's white sale of last year. Women were seen standing in lines round the doors of the dingy old-fashioned store hours before its opening on the first day of the sale. Many of them took their breakfasts on the cold sidewalk, rather than miss the opportunity of being first to snatch the bargain from the counters when the shutters should be taken down and the shoppers admitted.

AMONG those who came early to join the throng in front of the doors of the Bon Marché on the opening morning of its sensational day of selling was a great American merchant. He had crossed the ocean in midwinter to witness the first day of the sale and to see for himself how this stodgy old store managed to get a five-million-dollar business in the month of January. This feat is so famous in drygoods circles that every big merchant in the world has been studying it for years and trying to discover some of its secrets. The white sale idea itself was adopted long ago. We Americans are thoroughly familiar with it. But a five-million-dollar-a-month sale has yet to be duplicated outside of the Bon Marché.

It is the custom of all French shops to offer every courtesy to distinguished visitors, and upon the arrival of our American one of the managers of the Bon Marché stepped forward to welcome him. After the usual compliments had been exchanged the American looked his astonishment at the waiting crowds of purchasers.

"Look at them!" he said. "If I could get my store, or any corner of it, to look like that on any day in January, I should feel I had got hold of the touchstone of modern merchandising. There must be something behind this that we don't know about over in our country—some trade condition distinctly French. And even if we knew it, I doubt if we could duplicate it on the other side."

Enormous Sales in a Dingy Little Shop

"COMPARE this small, stuffy, three-story brown frame building, crowded between narrow streets, with our magnificent twelve and fifteen-story department stores with their splendid and imposing façades of granite and marble. Within our stores every modern equipment for the service and convenience of our patrons has been brought to a point of perfection undreamed of in France. Our broad aisles, great spaces, vast heights make a joke of the narrow, crowded, low-ceiled floors of this Bon Marché.

"This store is so stuffed with goods of all sorts that they overflow on the streets and have to be sold on the sidewalk. Americans wouldn't stand for it. Our plants are palaces; yours look like the crossroads general store in comparison. When we advertise we cover whole pages of our best daily papers and spread our story abroad with blasts, compared to which your cheap and feeble advertising sounds like peeps from a penny whistle. We have spent millions, and yet in this January white sale it is you who take in the millions. While we have been satisfied with small returns for the sake of the advertising our white sales bring us, not only is this sale of yours the most powerful of advertisements but the people seem to have come intent on buying large stocks of goods—spending real money. However," he added, setting his jaw firmly, "if you can do it I can—and I'm here to find out how."

He turned to watch the waiting lines. Every one was gay, gossippy, but always alert, for all had come with one purpose. Many of the shoppers had risen at four o'clock in the morning and had come from far and near in order to be first at this World's Biggest Bargain Sale, so they did not intend to miss a minute of it. "First come, first served" was the rule, and every one was intent on being first. Even the Americans had caught some of this spirit. Among those standing in line was an energetic little woman from Chicago.

"Where did all these people get their catalogues?" she asked the woman who was with her. "I don't see any being distributed. I looked in the Sunday papers yesterday for the detailed advertisements, but all I saw was a little two-inch announcement, Exposition of White, and not a word about what the white was going to be or where the bargains came in."

A French woman near by overheard the question and turned to answer it in very good English. "Pardon," she said, "has madame just arrived in France that she has received no catalogue? They have been sent out by every mail for the last two or three months and have been distributed to every one who has come to the store.

"And is it then the custom in America to print in newspaper pages the list of things in the sale? How strange! How do you keep them to study them? It would take forty-five newspaper pages to print the list of things in this exposition. Now if madame will look at my catalogue——" and the neighborly French woman offered her copy.

The Chicago woman looked at it.

"Well, I do declare!" she exclaim ed. "Do you mean to say that this cheap little leaflet is all the advertising that is done for the big Bon Marché white sale? Why, when our stores get out a catalogue it's the size of a family Bible, and indexed and illustrated—even bound—like an encyclopedia. Nobody in Chicago would look at this smudgy printing and these old-fashioned woodcuts of clothes at least twenty years behind the times. Do you mean to say people over here actually study these things and buy from them?"

"But," protested the French woman, "it is most important to study one's catalogue—how else can one plan one's economies? *N'est-ce pas, mesdames?*" turning to the others and explaining in rapid French what the American had said.

Behind the woman's statement is one important explanation of French thrift: A French woman seldom spends a cent without knowing weeks ahead where it is going. She plans what she wants and then she plans how to get the money for it.

"It is already two months since I got my catalogue," one red-cheeked bourgeoise says, "and you may figure to yourself that I have studied it." She flourished the catalogue in question. "I know exactly what I shall buy. We have been planning all with great exactitude; for, besides the things that I shall need for my own household and the shirts of my husband, I am to buy the whole *trousseau de mariage* for the daughter of my cousin, who is to marry herself with the son of a merchant of stoves in the Grande Place after the next release from the *service militaire* in which he now finds himself. What could we have done without the catalogue? We have chosen from the finest, for it is a splendid match and the dot of my cousin's child is not small. But I have heard that within there are finer things yet——"

"Heard! But madame then has not seen the advance showing?" breaks in a bright-eyed, sprightly young woman, whose coiffing and corseting are the elaboration of neatness, and whose narrow, flat-heeled French shoes extend several inches in advance of her feet. "Why, here are two weeks that I have been regarding the things themselves on exhibition. I know just where they are, so that I can go at once and put my hand on them and say 'That is for me.' Do you think I shall waste my time wandering about looking for things while others seize what I have chosen? Never in the life! I am *Parisienne* born, and it is already many years that I have been among the first to arrive at the Bon Marché white sale. My mother brought me with her when I was a little girl——"

"*Tiens!* 'Tis true?" a cheery voice chirps in. It comes from a sturdy old dame whose hair is as white as the speckless cap that rests on it. On her arm is a bag of woven strings, the sign of the thrifty housekeeper all over France. "'Tis true? Then madame must have nearly as good a record as I. But not quite, for I was here at the first white sale, and not one have I missed since then."

A Clever Trick of the Retail Trade

"FOR me this sale is more than usually important," broke in the younger woman, "for I have all the mistress' household supplies to buy and I promise you that I shall pause for no one. Madame la Comtesse has selected all the best bargains beforehand, and if I miss any it will be the worse for me! She took me with her to regard all in advance, and directed me exactly what to buy for her. She will miss nothing of what I send home, I assure you, for she knows that, unless one gets these things during this white sale, the same will never be found again—even at another white sale—here or elsewhere. All is made expressly for this occasion, and when it is gone—fft! *C'est fini.*"

One of the cleverest tricks of the retail trade in Paris is this advance showing of white sale merchandise. Two or three weeks before the sale is scheduled to begin great tables of white put in their appearance in the main rotundas, and shoppers of the early-bird variety are seen busily inspecting the merchandise. The purpose of this advance showing is ostensibly to allow customers to examine goods at their leisure, but its underlying importance is in attracting a class of shoppers whom nothing could induce to enter the store in the crush of the first selling days. Such high-class customers are thus tactfully led to buy generously, because they are made to feel that they are securing the cream of the sale.

The device of the advance showing has all the value of a private view without its serious disadvantages. It makes no unpleasant distinctions among customers. The Bon Marché white sale thus cleverly gets round the serious problem of pleasing two classes of customers—those who like sales and those who usually refuse to have anything to do with them. Nothing can be purchased before the opening day, but all may be freely inspected. By the time the sale opens hundreds of women have been studying the display, and each one knows what she wants and where to get it. The result is that a particularly tempting line is frequently sold out to the last stitch within an hour of the opening. Thus the Bon Marché has made the most of that shrewd planning instinct in the French woman's nature. Every woman at that sale knew exactly what she wanted, and more than this, she knew it was there, thanks to this advance showing and to that shabby, cheap-looking but singularly instructive catalogue. In fact that catalogue has done much to develop the French quality of foresight. It has helped to train French women to count and figure on future needs, and then to spend all their money in one place.

Right here is the big difference between the French and the American shopper. The American woman goes to a sale in a sort of dazed confusion. She wants some bargains. She knows vaguely what she ought to get; but she has decided nothing as to what she actually means to buy. What she really is looking for is the excitement of battle. She goes to see what there is. Then in the intoxication of a skirmish with some other woman or the flattery of a clever saleswoman she spends all her money on things she neither needs nor wants. Next day she wakes up furious with herself and the store, which she feels has tricked her.

She has got some things that she cannot use and nothing that she needs. Her money is gone and the store has made an enemy.

When the Doors Open

HER French sister, on the other hand, has had that catalogue beside her for months before going to the sale. It is full of useful, charming things that every household needs and every housewife wants for herself and her family. She has eaten, walked, literally slept with that catalogue. She and her friends and her family have talked of what they meant to get from it, and gradually she has planned out how she can afford the various tempting things she wants.

As eight o'clock approaches there is a stir in the crowd waiting before the Bon Marché. Conversation breaks off with a snap; eyes and bodies turn forward, keenly alert; half-eaten rolls are crammed into pockets or mouths; fingers are wiped on the insides of clean aprons—and the lines press in round the doors. Every one is ready. There is a movement, a clang of locks and shutters. Then with a rattle the doors are thrown open on another Bon Marché January white sale.

From each of the now opened street entrances crowds of eager women rush toward the center of the stage under the rotunda. The principals of the great merchandising drama are already on the scene, inspiring, directing everything. The shoppers meet with a clash. They close in round counters and tables, heaped with masses of such gleaming white as would make any woman's heart melt within her.

White, embroidered, lace-set, filmy white is banked on every side of them in columns, walls, pyramids. Mountains of towels, sheets and tablecloths conceal everything, rising from every side, every entrance, upward to the topmost point of the building, the very apex of the rotunda.

Downward from ceilings, domes, staircases, balconies, even elevator shafts, float clouds of white.

Diaphanous dimities, organdies, muslins, embroideries, laces, silks, draperies, curtains, sweep the whole store into one frothing wave of snowy foam. Butterflies of handkerchiefs hover in the air. Snowballs of real lace tumble from the domes. Hand-embroidered frills grow on every branch that banks the pillars of the store.

All this is real—not mere effect. Here is a decoration that means millions of francs' worth of real merchandise all striking the eye of the purchaser at once—and all for sale.

We say the French know nothing about advertising. Can you beat an advertisement that brings your public face to face with every stitch of merchandise in your stock? This picture of the Bon Marché is printed with indelible distinctness on every shopper's memory, and ever afterward the words "white sale" are going to bring it back.

An Alabama Girl Living in Paris Purchased Some Hand-Embroidered Lingerie at the White Sale

In the Great White Store buying begins instantly, fast and furious. It does not cease until the last customer is drummed from the doors at night at nearly eight o'clock.

All day long our American merchant strolled about the store. He listened to comments. He studied the merchandise, buying samples of much of it to take back to his heads of departments for comparison. Dozens of times this had been done by his Paris representatives and by those special emissaries—business spies—that department stores are always sending out to discover what they can.

At the closing of the store the French manager invited him to go over the day's receipts. Six hundred thousand dollars was the figure. The American's eyes gleamed as he looked at it. "How can I produce that effect on my store?" he asked bluntly.

The Frenchman smiled. "Ah," he said easily, "you Americans wish to make your successes too quickly. This sale has not been gotten up overnight, as your sales often are; nor were those crowds of shoppers collected here as the result of one day's advertising.

"The French are frugal. They are suspicious of bargains. They are not easily led to believe. We have worked fifty years to offer values that would convince, and now they come back every year. If I told you, you would not believe the work we have put into it.

All the Year Round, in Convents All Over France, Patient Needlewomen are Bending Over Bon Marché Lingerie

Her French Sister Has Had That Catalogue Beside Her for Months Before Going to the Sale

But," he added, and in his words he summed up one great difference between the French and American nationalities, "I doubt if any American merchant would put the work into it and wait to get his returns, slowly but certainly, as we do. You would not believe that the investment would pay."

The American thought a moment.

"What you say is true in one sense," he said. "One of the first principles with us in America is that slow returns do not pay. A quick turnover, then another—keeping money in motion is the system we have found most productive. All our great fortunes are founded on this principle. It is the promoting system. We found a big company, float it and turn it over for a quick profit. We build a big building, and in a few years we tear it down and put up one twice as high."

Bargains for Buyers, Profits for Merchants

"AND on the same principle we launch a big sale, make startling reductions and clear our whole stock. Quick selling, tremendous advertising, small or no profits in order to make a brilliant stroke and get the whole world talking about our store—there you have the American method. It has produced some results that would surprise you French fellows. I am not surprised at your receipts for today's sale, but I do not see how you make any profit on them. Whatever you may get out of slaughtering prices on good goods at that rate, I cannot see how there would be anything in it for me."

Nevertheless could the American have known the percentage of profit the Bon Marché cleared and the simplicity of its straightforward expert merchandising methods, he would have thought long and hard before he dismissed them as having nothing in them for him.

It is true that at the Bon Marché sale the prices were unusually low. That is characteristic of French merchandising. But they were not sacrifices. No French house ever really sacrifices goods or slaughters prices. The basic principles of French retail merchandising are utterly opposed to any such policy. In America, taking a chance on a heavy stock of goods and selling it at a wholesale slaughter rate for the sake of the turnover and the advertising, is an every-day business hazard. Few houses go through the year without making several of these heavy money sacrifices, reckoning the hypothetical advertising value of "getting people into the store" a sufficient return. The timorous French merchant would consider this method worse than uncertain.

It would completely discredit him with both clients and creditors, by giving the worst impression of his financial stability.

The French public has not the imagination of the American. What it sees it believes. If an article is offered at half its usual price the people want to know the exact reason for that reduction. When low prices exist in France the merchant must show how and why. He is put to it to reduce the cost of reducing and handling, and once having done so he sees no reason for throwing away his own profits on the deal.

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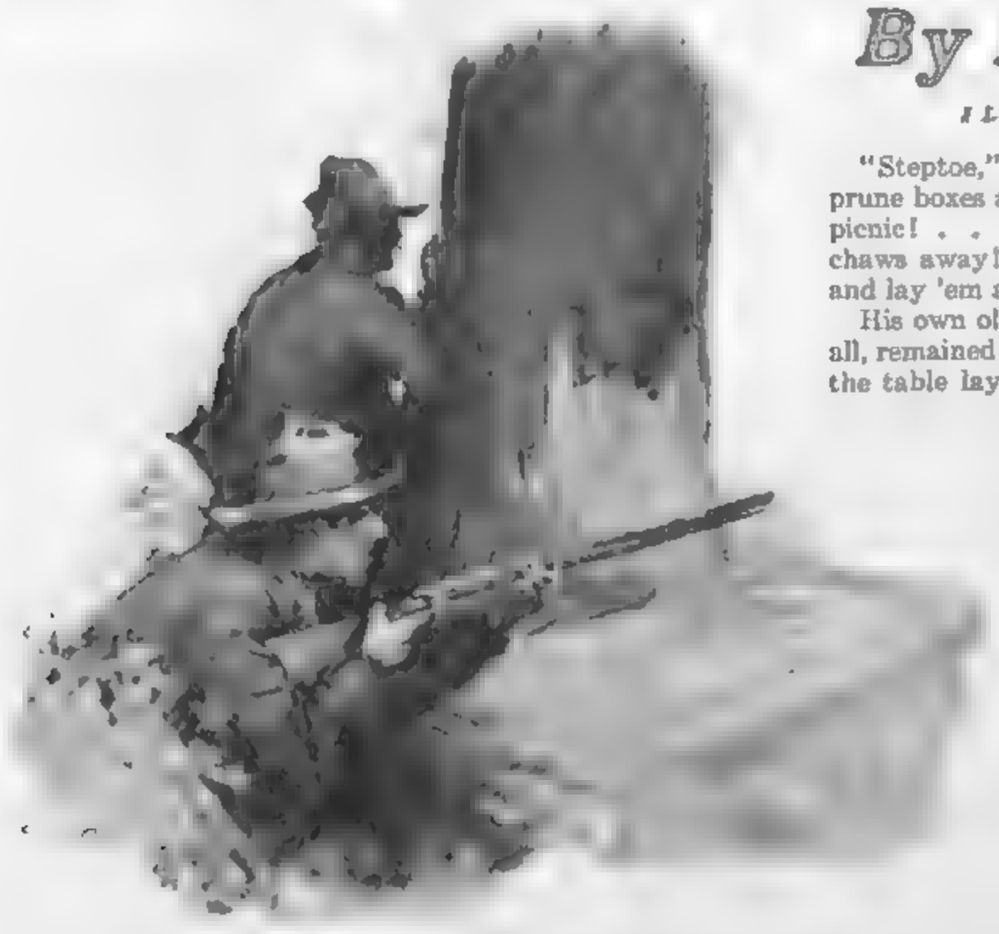
Jurisprudence on Little Thunder

By Elmore Elliott Peake

ILLUSTRATED BY STANLEY M. ARTHURS



Watched It With Almost Religious Fervor

POPSY FLITT, aged ninety-two, Little Thunder's oldest inhabitant and longtime justice of the peace, struggled impatiently into his rusty, wrinkled Prince Albert coat, and seizing with both hands his battered "beaver"—as a top hat is called in the Great Smokies—he squeezed it down over his head until the brim just escaped his fierce, hawkbill nose. Then he called to his great-granddaughter, with the licensed petulance of old age:

"Sallie! Sallie! Air you ever a-comin'? Or hev I got to hold cote 'thout a collyar and necktie?"

Sallie, flushed from baking, dried her hands on a checked apron, bustled in from the lean-to kitchen and deftly adjusted the old man's celluloid collar and black shoestring tie. Then, though he grumbled like a schoolboy, she removed his hat and brushed his thin, tumbled white locks until they shone like silk.

"Popsy," said she cajolingly, "you take my advice and turn Fox Yelverton loose. I know mighty well, from all I've hearn, that Ex Shimp started that fight."

"Don't tamper with the cote, woman!" he responded sharply. "I'll deal out the penalty accordin' to the evidence and the law." He clapped his hands to his long coattails irritably. "Now whar in damnation air my terbacker? I cain't keep no terbacker no more 'thout settin' on it. I believe them brats of yourn have took to chewin'."

Sallie snickered—her eldest brat being six; but she quickly found his mislaid plug, whereupon he stalked out of the cabin with great dignity and crossed the road to his great-grandson's store, where he held court on those rare occasions when a Little Thunder culprit could be apprehended and haled to trial. The day was perfect—a spotless sky bending like a dome of lapis lazuli over the purple, pineclad heights and fragrant, balsam-breathed zephyrs touching brow and cheek with cool, caressing fingers. Only man was out of tune. A score of horses were tethered to saplings along the roadside. Their riders, heavily armed and divided into two hostile camps, had gathered in the store.

Before the bar of justice—an unpainted pine table—sat Wigg Tate, the constable, and his prisoner, the latter a handsome, fearless, black-haired youth, who seemed to regard his trial as something of a joke.

"Take off your hat, bub!" commanded the judge briskly as he entered. At the snicker that passed over the spectators he added waspishly: "The rest on you too!" The hats came off in a cloud, for Popsy, in spite of his years, was not to be trifled with. The fiery little gray eyes which smoldered rather close together at the base of his hooked nose bored like gimlets; and, though he couldn't—or wouldn't—button his collar on, he seldom missed his turkey's head at eighty yards.

"Steptoe," he called to the storekeeper, "shet them prune boxes and cracker bar'ls. This hyer's no basket picnic! . . . You fellers use the spitbox or th'ow your chaws away! . . . Wigg, collect the shootin'-irons and lay 'em ahind my cheer."

His own old-fashioned squirrel rifle, sixty inches over all, remained leaning against the table however; and on the table lay his percussion-cap, single-barreled brass pistol, with a muzzle that would have accommodated a medium-sized thumb. These ancient weapons suffered by comparison with the repeaters and six-shooters Wigg proceeded to relieve the spectators of, but it was a well-known and respected fact that both of them had a habit of hitting whatever the owner aimed them at.

"Now I'll sw'ar in the whole caboodle of you," continued the venerable justice, drawing a tattered Bible from his breast pocket. "Then I kin question any of ye 'thout no more fuss and feathers. Hold up your right hands! You kin hold up your left, Ash Waller, since you lost your right in a b'artrap larst winter."

He administered the oath slowly and impressively, with his own brown, attenuated, blue-veined hand uplifted. "And let me remind you-all that lyin' under oath is pujjury—and pujjury is punishable in the pen'tenchy, with ball and chain th'owed in. Now, Fox, who war this fracas of yourn with?" he asked, just as if he weren't already familiar with every detail of the fight.

"Exum Shimp," answered the prisoner, grinning.

"And why ain't Exum hyer too?" inquired Popsy of the constable, again affecting ignorance of a fact patent to everybody on the mountain.

"He ain't able to leave his bed yit, bein' cut up consid'able," replied the constable. "Accordin' to Simon South, the healer, he may nuvver leave it."

The Yelvertons' eyes gleamed sardonically. The Shimps scowled, and one of them muttered:

"It'll be a black day fer Fox ef he don't!"

"None of that in this cote!" thundered Popsy; then he added: "Now, Fox, tell us all about this hyer fight—how it started, who started it, how it eended, and so on; though of co'se we all know in a gen'al way that you done most of the eendin'."

The prisoner's recital was brief.

After church, the Sunday night before, when he was unarmed except for a jackknife, Exum Shimp and two other fellows had attacked him and tried to bite his "year" off.

They crushed him to the ground; but, drawing his knife with one hand and opening it with his teeth, he began "sloshin' round" until Dean Cottongame and Lot Day fled and Ex Shimp fainted from loss of blood.

"Them boys say anything to you afore they jumped you?" asked Popsy.

"None of That in This Cote!" Thundered Popsy

"Yes, seh."

"What war it?"

"Why, I war walkin' along with Lutie Birdsong and Ex he twitted me about spilin' one woman's life already."

"What did you say?"

"I said he was a liar, and that it was him, not me, that had sp'iled Sweetie's life."

The examination of the witnesses followed. This process quickly flamed into a loud and furious altercation, punctuated with curses, threats and menacing fists. The ancient justice, knowing human nature well, especially the mountain variety, sat coolly back in his chair and let the storm rage for a period. Then, pounding for order, he pronounced sentence.

"Fox, I don't blame you no more'n I do Exum—not so much, mebbe—and other things bein' ekal I'd let you go; but Ex has already got hisn, you may say, comsiderin' your fancy job of carvin', and it's only fair you should git yourn. Thar's sumpin' else to be said too. This whole fracas comes outen your desertin' Sweetie. I don't by no means excuse her fer gittin' a divorce, fer that shet you out from patchin' up the quoll. And I know Exum hung round Sweetie enough to rile your temper. Still you had oughter either overlooked it—seein' he was her fust cousin—or give him notice that you'd shoot him on sight. As fer Sweetie, she'd flirt with the devil ef he war comin' after her with a pitchfork; but you knowed that when you married her, and ef I'm a jedge—havin' buried four wives—she never meant no harm. So, takin' it by and large, this cote fines you two dollars and five days' confinement in Steptoe's log corncrib."

"I ain't got the money, Pop," said Fox. "I ain't got but twenty-five cents."

"Then pass the hat among your crowd," answered Popsy with judicial indifference. "Ef you cain't pay the fine I'll double your time."

The hat was passed and a dollar and eighty-five cents, including Fox's quarter, was raised. This amount, the justice announced, would satisfy the law. Tate led his prisoner to the corncrib back of the store, the collection of shooting-irons was reclaimed by their respective owners, and the Shimps and Yelvertons, after a noisy powwow in the road, dispersed in their several directions.

About ten o'clock that night, after the antiphonal snoring of Steptoe and Sallie was well under way, Squire Flitt slid noiselessly from his shuck mattress, lifted the corncrib key from its nail and fared forth, his striped bedticking nightshirt flapping about his lean shanks.

"Wake up, bub!" said he, shaking the prisoner. "I'm a-goin' to tu'n you loose. How you got loose is 'tween you and me—hyear! You go home and lay low fer a few days so's people won't know you're out. Hyer's a dollar and thutty-five cents of your fine. I'm keepin' fifty cents fer my fee."

"I'm obliged to you fer sartain, Popsy," returned the astonished youth. "How comes it you've flopped?"

"Ain't flopped. Felt this same way all day. I'm glad you put some remembrance marks on Ex Shimp. But my pertickler reason for lettin' you out so airly is that I overhyeard Purp Shimp and two or three others conspirin' to come down hyer tonight and burn this crib. Don't reckon they would. The last man that moseyed down thisaway from up yander to burn a crib laid round till his kinsfolk come arfter him with a pine box. Still I didn't want to resk their comin'." He paused with his hand on the lad's shoulder.

"Fox, take an old man's advice and go down to Holly Tree with that dollar thutty-five and buy Sweetie a gimcrack of some kind and try fer to make up with her agin."

Fox shook his head.

"I wouldn't tech her with a hoop-pole! She ain't fitten. She's nothin' but a mantrap—a piece of pizen bait fer fools that wear pants. Another man would hev shot Ex—and her too! I just walks out—leaves her my cabins and livestock and all—to give her time to come to her senses. She carries on wuss'n ever fer a spell and then goes and gits a divorce. She's a—she's a ——" Anger choked his utterance.

"Son, I've buried four wives," observed Popsy tenderly, "and I know sumpin about the sect. You kin toll a woman furder and faster with a kiss than you kin drive her with a club. You've misread Sweetie and she's misread you. Blood'll flow from it yit, I'm afeerd! But I won't urge you no more. Come into the store and have a dish o' licker to hearten ye up fer your walk home."

. . . . . .

The Shimps did not come for the prisoner in the crib, but rumors of war thickened fast. Strawstacks were burned in the night, cattle shot, sheep dogged to death.

"All bekase of a boy-and-gal quoll!" gloomily observed the ancient guardian of Little Thunder's peace. "If I had my way I'd turn 'em up and spank 'em both! Looks like ——" He broke off at the sound of a galloping horse and stepped to the door.

"Say, Pop," shouted the rider, "Sweetie Yelverton's brat air mighty low of a fever and she arsks will you come and bring your poke of yarbs. Listen to a fool, though—you'll take your Bible, too, for it's buryin', not doctorin', that the little feller will need, in my opinion."

The grandsire turned from the door without answer. Sallie lifted his regalia from the pegs of a tall, home-made wardrobe, helped him into it, and then went out to saddle Old Whitey. He, with rifle in hand and powderhorn and bullet-pouch slung across his shoulder, walked out to the stump that served as horse-block and scrutinized the points of the messenger's piebald pony with the eye of a connoisseur.

"Newt," said he blandly, "supposin' you let me canter Calico back. Ridin' that plug of mine air like straddlin' a grainsack and playin' with yer shoestrings fer reins. I ain't been on what you might call a real hoss since the tournament down to Wagon Wheel."

"Yes," interposed Sallie, coming up at the moment, "and stiffened hisself up so, racin' that fast mare of Cube Acres', that he couldn't split kindlin' fer a week. You stick to your own animule, Popsy, and then you won't git your neck broke. Caliker's got too much ginger fer a man of your age."

"Goddlemighty!" exploded Popsy wrathfully. "To hyear that woman run on you'd think Methusler was a pulin' babe aside of me. Git off, Newt!"

Newt, between two fires, spat in embarrassment; then, catching a wink from Popsy, accompanied by a sly tipping of the elbow that could mean nothing but whisky, he dismounted, saying:

"Popsy kin hold her all right, Sallie. I nuvver seen nothin' yit he couldn't hold."

"'Ceptin' his tongue," retorted Sallie, laughing, by which token she surrendered her point.

Popsy, with a cackle of merriment, scrambled into Calico's saddle, and after allowing her to curvet and prance for a moment he asserted his mastery and sent her, with twinkling, white-stocking legs, flying down the road.

For the first thirty years of his life Jubal Flitt was as wild a creature in his way as any panther on Little Thunder. For the next thirty years, having experienced religion, he served as pastor of Mount Horeb Church. Then, chafing under the shackles of doctrine, he became a free lance; and for the last thirty years he had physicked the mountaineers—both soul and body—married them and buried them, dispensed justice, feasted and frolicked. Still his lamp of life burned with a clear and steady flame; still he was a power, through either fear or love. Hence, as he rode along today, women waved at him from wash-tubs or spinning-wheels, men hallooed from the fields; and when he entered Sweetie Yelverton's immaculate cabin the four or five grandmothers present audibly breathed their relief.

Sweetie sat somewhat apart—a plump, pretty young woman of twenty, auburn-haired, full-breasted, with a large, brilliant, bold blue eye that unconsciously, even in her present grief, challenged and allured, half beseechingly, half mockingly. Her baby, motionless, with closed eyelids and chalky face, lay on a pillow across two chairs in front of the fireplace, where a few hickory billets blazed.

Without salutation and without removing his tall hat Popsy crossed the room and gazed fixedly at the tiny patient, as if to penetrate its vital secrets.

Then he thrust his hand under the white coverlet, into which Sweetie had woven song with her threads, and felt of the little feet.

"Newt," he called to the man still tarrying outside, "ride over to Cross Yelverton's and tell Fox to come at once if he keers to see his babe alive agin!"

At the startling command the eyes of the older women grew watery. Sweetie blanched, but for a moment still retained her proud, erect pose. Then, advancing, she dropped to her knees and clutched the grandsire's hand.

"Save him, Popsy! Save him!" she begged piteously.

He stroked her thick hair with an abstracted, remote expression on his fine old face.

"Darter, the Lord gives and the Lord takes away. 'Tis not fer a blind, bunglin' man like me to block His will. You kin win His favor most jest now by preparin' to welcome your husband in a fittin' way."

"If He'd 'a' Beat Me—If He'd 'a' Starved Me—I Could Have Forgive Him. But He 'Spicioned Me!"

"Fox ain't my husband no more," she answered stonily.

Popsy frowned at this recalcitrance. "In the eyes of God he air—jest as much as he's the daddy of this dyin' babe. All the cotes in the world can't change one fact moren'n t'other. You fergit what the Book says."

"I don't keer what it says," she exclaimed passionately. "He's 'spicioned me; that's what he done—he 'spicioned me. He said Exum come here to make love to me. God knows I was true to him. I could have forgive anything else. If he'd 'a' beat me—if he'd 'a' starved me—I could have forgive him. But he 'spicioned me! He called me—oh, my God!—he called me a name I can't never forgit. And I can't never forgive him!" She burst into a storm of sobs.

"Ner no other woman would fergive it," spoke up her mother spitefully.

"Keep outen this, Hat!" commanded Popsy sharply. "You've had your finger too fur in the pie already ef what I've hyeard air true. Listen, Sweetie! What difference does callin' a name make? Fox war mad and probably drunk to boot. Sich things give a man a pizen tongue. More'n likely he was cussin' hisself inside of an hour fer what he'd said. Listen, Sweetie! We cain't patch up this little body hyer, but we kin patch up the love that begot it. Will ye do your share?"

"Thar's nothin' to patch," she answered thickly with her face pressed to his knee. "It's all clean gone—tore up by the roots. He don't keer no more fer me than I keer fer him!"

"We'll see ef he don't when he comes."

"He won't come."

"I reckon he will," said Popsy cheerfully—"less'n one of your kinsmen lays him out 'tween hyer and the Branch."

Fox did come, but not until after dark, and so cautiously that no sound was heard until he appeared in the doorway. Evidently he was not unaware of the dangers that might beset his path. He wore his black Sunday suit—a silent acknowledgment of the solemnity of the occasion—but over it was buckled a cartridge belt and revolver, plus the rifle he habitually carried.

It was a trying moment for him. In addition to the embarrassment of facing an estranged wife and the grief natural to the occasion, a messenger of death might come singing out of the darkness at any moment. Such things had happened on Little Thunder before, all too often. And he was only twenty-two. Yet he entered with a firm step and unflinchingly met every eye.

"Air little Benjy still alive?" he asked softly of Popsy, the only friend present.

"Skassly alive and yit not dead, Foxy," answered the old man, extending his hand.

The boy crossed over to the fireplace and surveyed his dying child with a grave face. Sweetie, sitting in a corner with downcast eyes, gave no sign of his presence, though it seemed as if the choleric glances Popsy Flitt shot at her must have pricked her into action. The women, knowing Popsy's peppery temper, trembled for the consequences; but he contented himself by remarking sarcastically:

"It's a most onfittin' thing that a man should stand fer want of a cheer in his own house!"

One of the women at once got him a chair and then all was still again. The leaves of the cottonwood at the corner of the cabin moved melancholily. From far, far away came the yap of a fox.

Sometime between nine and ten o'clock—none of the watchers knew just when—the white little soul of Benjy Yelverton escaped from its cage of clay and, like a bird, winged its uncharted but sure course into the vasty depths of the star-swarming vault. Old Jule Hussey announced the fact by laying her snuffstick up and spreading her blue handkerchief over the lifeless face. Fox swallowed spasmodically, but Sweetie's eyes remained hot and dry.

"Let us pray!" spoke Popsy in his loud, pulpit voice.

His prayers were the marvel of the mountain and tonight he surpassed himself. The life beyond the grave to which the babe had passed, the race-wide, age-long grief of bereft parents—these were quickly sketched in and disposed of. Next, surveying the universe at large as it came from the hands of its Maker, he worked down through the planetary system, the human race, Little Thunder, the bellicose Shimps and Yelvertons. Then he focused upon Sweetie and Fox themselves, and made a long, impassioned plea for their reconciliation, and through them for that of their numerous kith and kin.

At last he paused, without an amen. In the tense silence the soft, murmurous suspiration of the fire was audible.

"Fox," said he solemnly, still on his knees, with closed eyes, "will you preserve this mounting from fire and sword by renewin' your vows to this woman? Will you cast the devil of jealousy outen your heart, take back your cruel words to Sweetie and receive her again to your bosom?"

"Yes," answered Fox chokingly.

"Sweetie, will you?"

No answer.

"I arsk it, Sweetie, in the name of God, fer your own sake and Fox's, in memory of the little babe whose mortal case is still with us; fer the sake of your kinsmen; fer

(Continued on Page 34)

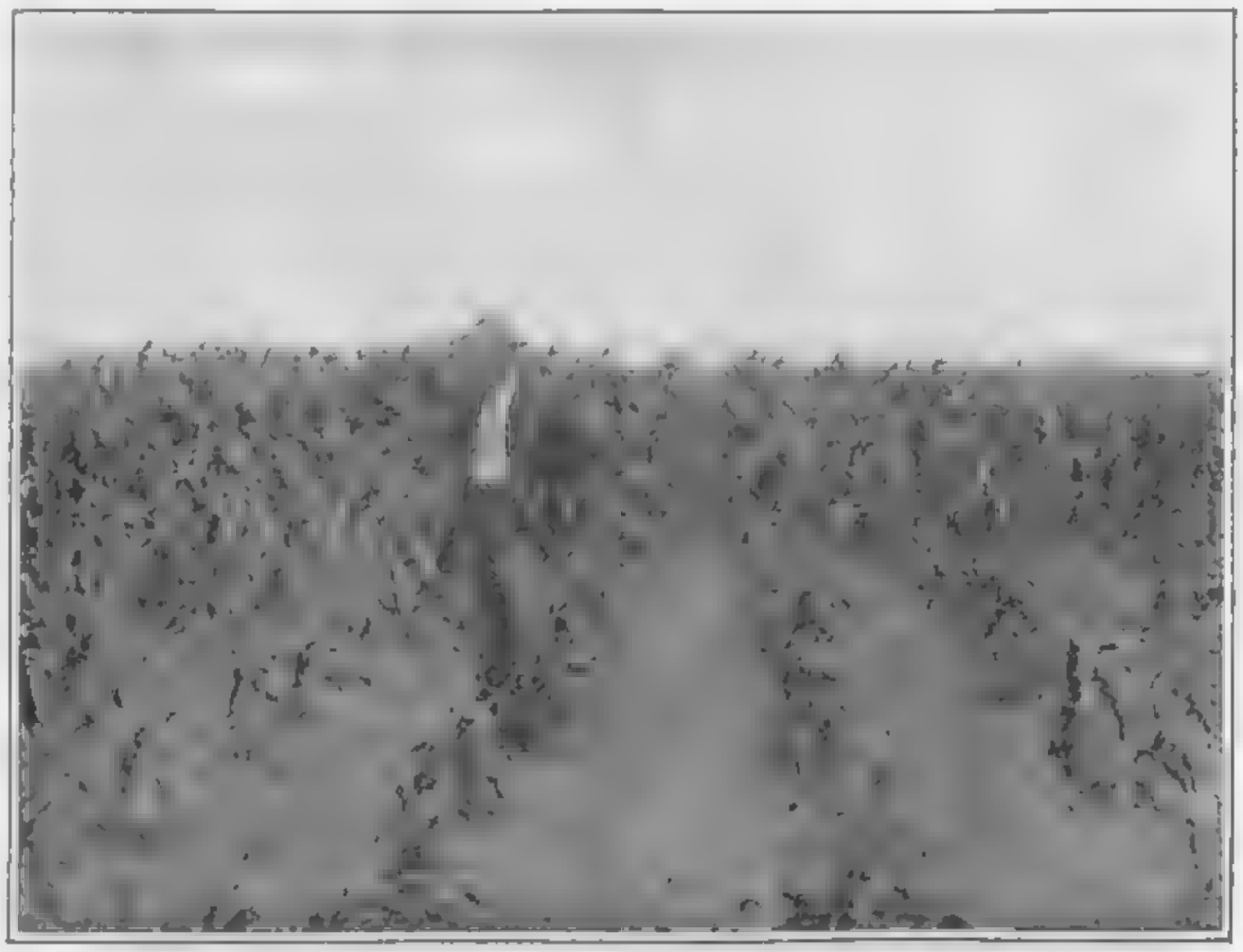
How Bankers Boost the Farmer

By FORREST CRISSEY

THERE is hardly a bigger or more wholesome business movement on foot anywhere in America today than the organized boost that the home bankers are giving to the home farmers. It began in Illinois with one live young banker and has already spread to thirty-two states. Apparently it will require only a year or two more to cover the whole country.

This movement is giving a new and broader definition to that well-abused phrase, "enlightened self-interest." It is frankly, assertively selfish. The first thing the bankers behind this localized campaign for better farming methods wish the farmers to understand is that the success of the enterprise will do the banking business quite as much good as it will the men who own and work the farms. In breaking ground for a county organization under the bankers' plan, the first job is always to make clear to the farmers that the bankers are seeking their own good, that all the cards are on the table, and that they are not trying to play the rôle of philanthropist.

The bankers' better-farming movement had its start right in the soil and will stick right there as long as present counsels prevail; and its favorite prescription is: "A thorough, hand-to-hand local application of up-to-date, scientific, common-sense farming methods." But no definition of the scope and purposes of this movement can possibly reveal them as fully as the story of how a young banker of the Illinois corn belt came to the conclusion that the time had come for the bankers to do something to keep Illinois farms from going down in fertility; how he made the movement an active and established policy on the part of the banking interests of his state, and then passed it on to the bankers of the whole country.



Alkali Soil. Small Tracts of This Soil With an Excess of Magnesium Carbonate are to be Found on Many Farms. By Proper Treatment This is Made a Productive Soil

The Movement's Small Beginnings

THE Harrises are strong in Central Illinois—so strong that they own nearly thirty thousand acres of the fattest land in the state. The earlier Harrises were farmers before they were bankers. The love of the soil is in the blood, and no amount of money-handling has been able to separate them from a lively, first-hand interest in the land and its return to the farmer. But this tendency showed the strongest outcroppings in young B. F. Harris, and when he had finished college and entered the financial institution in his Illinois home town it naturally fell to his lot to look after the large farm holdings of the family. He was not content to exercise a broad administrative oversight upon some thirty thousand acres of highly improved farms, or to give a close executive attention to several thousand acres of which he was a part owner, but he set apart a few hundred acres as his own, to be operated personally. He had strong farming convictions and was determined to try them out in actual practice. One of them was that the farmers who expected the officers of the bank to treat its reserve fund with sacred consideration were systematically looting the reserve of fertility in their lands instead of building it up year by year. He kept still, however, until he had proved his convictions at first hand on his own soil. He didn't undertake any frills—fancy farming was not on his program. His whole effort was to make his farming operations pay a good profit and at the same time show a larger reserve in the form of increased fertility.

The success of his farming efforts, judged by this standard, was beyond his expectations. He had solid ground under his feet and knew where he stood. Meantime other convictions had come to him: that the banker was, in a sense, his brother's keeper, and that "the banker must begin to take interest in other people—as well as from them." Why not begin at home and try to put this in practice in a personal way as he had his farming ideas? And what better beginning could he make along this line than by trying to get the farmers of his own community interested in better methods that would build up the soil reserve instead of depleting it?

His first effort was in the form of a series of advertisements for the bank. One of them declared in bold type:

"We are interested in preserving the fertility of the soil in this county. Are you?

"We know that proper seeds and methods, with some livestock, will make the land of this county earn interest on four hundred dollars an acre. This bank is owned and managed by farmers. Our interests are identical. We must all work together for better methods, better yields, better values!"

This advertisement made more talk among the local farmers than a "pulled" horserace at the county fair. Four-hundred-dollar farm land! Their derision of this "wild notion" was proclaimed on the street corners and even in the bank. To a few of the bellwethers who came to "josh" him, he showed the accounts of his own farm. He had made his farm pay a dividend of better than five per cent on a four-hundred-dollar valuation. They went away stroking their whiskers. His next advertisement announced:

"Rotation of crops will bring the larger yields that will help to bring four-hundred-dollar land."

Another drove home the point:

"No more trouble to plant and cultivate an eighty-bushel than a forty-bushel corn crop. Rotate and fertilize, and take more care in preparation, and you will get it. The real profit is in what you raise over forty bushels!"

Still another display in the papers told the farmers:

"Cattle, hogs and sheep will bring you eighty cents or more for corn. Why don't you feed more livestock and increase fertility?"

They were also asked:

"Are you a miner—taking big crops out of your land each year without depositing any fertilizer to compensate for your heavy drafts?"

Advertising That Paid

THOUGH each bulletin emphasized a different angle of better farming, all of them declared that the bank was working for "four-hundred-dollar land," and was anxious to coöperate with every farmer who wanted to improve his methods. Incidentally the bank gained customers among the farmers—the novel advertising campaign "paid out" handsomely; but the farmers gained more than the bank by the contact. The cultivated lands of that particular county today have perhaps a higher average value than those of any other straight farming county in America.

When Mr. Harris began to take an active part in the affairs of the Illinois Bankers' Association he urged that the organization ought to do something for the public in general and the farmers in particular. He was told that this would never do—never! and that if he would be a good boy, sit tight and look wise, he would make a fine figure in the Association, and might sometime become an official and have a chance to talk about Our Currency System. His answer was:

"Here's a great big organization of seventeen hundred banks, representing millions of dollars and, by presumption at least, as good business brains as the state affords—and yet we've never really done anything for ourselves or anybody else! If we'd loosen up a little and make a

Oat Field in De Kalb County, the Big "Oat Year," Yields Ranging From 75 to 110 Bushels Per Acre on Good Land

stab at doing something for somebody else perhaps we should find ourselves doing something for ourselves. Farming and banking are two of the oldest callings on earth. We bankers are supposed to be some pumpkins on organization; the farmers form the largest, the most fundamental and most important class of labor in existence, and yet the only class not organized! We need farm prosperity in our business—can't get along without it; and the farmer needs a little of our special talent in organization. Why not be broad enough to give it to him? Is there a banker in the association who will not say that his community has dealt generously with him? Then it's up to him to do something for his community, for the common good."

His plea was voted down, however, and it was again explained to him that it would not do for bankers to stray after side issues; that, when it came to telling the farmer how to run his business, the farmer simply wouldn't stand for it—not from a banker or anybody else!

His answer was:

"Oh, yes, he will! I know, for I've tried it out. It works. And sometime this association is going to get out of its shell, take off its high collar, get right next to the farmer and do somebody some good!"

Fifty Dollars' Worth of Potassium Chloride, in Proper Combination, Would Increase the Yield of This Field 600 to 800 Bushels of Corn

Getting the Movement Started

WHEN the young farmer-banker was made chairman of the executive council of the association he felt that the time had come to push his idea. According to the rules he could not place before this open convention anything outside of the formal report of the council's proceedings; but he lifted the lid off, put it in his pocket along with the regulation report, and cut loose in a few remarks that made the convention sit up. He told the members that any man who had his ear to the ground could not fail to realize that the whole country was waking up in three important things—good citizenship, better farming, and the best safeguards to the banking business that could be devised. And he hammered these points home in an address.

As a result, a committee on agriculture was named and Mr. Harris was made its chairman; but his friends told him he had probably killed his chance of being promoted to the vice-presidency and then to the presidency of the association by advocating outside issues, and especially by antagonizing the private bankers, who were not hankering for the state or federal inspection that he declared they should be placed under. He replied that it was far more important to get the work going than that he should be promoted—and went smilingly to the task he had cut out for himself.

First, he had the scope of his committee enlarged to include vocational education. Then he tackled the job of finding out how much farming blood ran in the veins of the banking business of Illinois. When he learned that sixty-five per cent of the bankers of his state owned farms, and that collectively their holdings amounted to about two million acres, he felt there would be no trouble in convincing the farmers that, in working for better methods, the bankers were not going out of their way to meddle in a thing that was not their own business.

Because he knew how small a dent the regulation agricultural bulletin makes on the average farmer, he felt that nothing short of local application of the new farming gospel, well rubbed in by hand-to-hand methods, would accomplish what he was after. He had lived as a near neighbor to one of the best agricultural colleges in the country, and had no illusions as to the eagerness of the typical farmer to put into actual practice the methods worked out by the state scientists; so he went to Washington and looked into the work being done in the fields of the South by the office of farm demonstration. Here was the thing that he wanted in every county of Illinois—only he wanted it right away, without any political or official strings attached; wanted it backed by home bankers and home business men for the benefit of home farmers, and wanted all of them to have a direct vested interest in the enterprise. A live, practical demonstrator in every county—and not an inch of red tape tied to his feet—was the man for his business. And the more local his support, the better the work he could do! This at once became the ideal toward which Mr. Harris began to work.

From this time forward the Illinois bankers did not need to keep their ears to the ground in order to hear the noise that the farmer-banker had started. The association received more attention from the public press in the dullest week than it had ever been able to command when "in convention assembled." The biggest magazines, periodicals and newspapers of the country called attention to the fact that, at last, a bankers' association had stepped out of the beaten path and demonstrated an interest in something besides the currency problem and the interest rate on loans. Calls came for the banker-farmer to address conventions and gatherings in a dozen different states, and he found himself busier than a Chautauqua star at the top of the season.

How the Idea Spread

NATURALLY the chest of the Illinois Bankers' Association was modestly distended, and it made as much haste as its constitution would allow to promote its live wire to the offices of vice-president and president; but the man himself was too busy doing real work to become chesty. He was on the job night and day, sowing the seed of his new gospel and building a working organization that would put his plans into practice and push things forward toward the goal of "a good resident demonstrator in each county."

Meantime the bankers of other states were seeing a new light and became eager to get into the game. Through the leadership of Mr. Joseph Chapman, of Minneapolis, a conference of Northwestern bankers was held in that city and St. Paul. Twelve states responded and an organization was effected, Mr. Harris being named as chairman of its executive council. Later, at New Orleans, the American Bankers' Association indorsed the work done by the Illinois Association and by the conference of Northwestern bankers, and appointed an agricultural committee of seven. Mr. Chapman, president of the Northwestern Bankers' Conference, was made president of this conference and Mr. Harris vice-president and chairman of the executive council.

Later, the American Bankers' Association, in its convention at New Orleans, appointed a committee to assist

(Continued on Page 49)

This Crop Will Not Pay for Itself Owing to Lack of Rotation

The Left Half of This Cornfield was Fertilized, With the Result Shown

HIS MAJESTY BUNKER BEAN

By Harry Leon Wilson

ILLUSTRATED BY F. R. GRUGER

"Napoleon of Finance, Eh? I'll Show Them Who's Who!"

XIII

BUZZ! Buzz! Buzz!" smote fatefully on Bean's ears. He had expected it. If those Federal Express people didn't let him alone he would tell them all that he could imagine nothing of less consequence.

He entered the room. He hardly dared scan the faces of those directors in the flesh, but they were all scanning him. He stood at the end of the table and fastened his eyes on a railway map that bedecked the opposite wall—one of those mendacious maps showing a transcontinental line of unbroken tangent, three thousand miles of railway without a curve, the opposition lines being mere spirals.

"Here, boy!" It was the advanced dresser of the white parted beard and the constant indignation. Bean looked at him. He had known that he must clash with this man.

"That sort of thing'll never do with us, you know," continued the old gentleman when he had diverted Bean's attention from the interesting map. "Never do at all; not at all, not-tat-tall. Preposterous! My word! What rot!"

The last was phonetically "Wha' trawt!"

Bean was studying the old gentleman's faultless garments. He wore a particularly effective waistcoat of white piqué striped with narrow black lines, and there was a pink carnation in the lapel of the superbly tailored frock coat.

"Wha' trawt!" repeated the ornate director. Bean looked again at the map.

"Here, boy, your last chance. We happen to need those shares in a little matter of voting. I'll draw you a check for the full amount."

He produced the daintiest of checkbooks and a fountain pen of a chaste design in gold. Bean's look was the look of those who see visions. "Now then! Now then!" spluttered the old gentleman, the pen poised. "Don't keep me waiting—don't keep me, I say! What amount? Wha' tamount?"

Bean's eyes were withdrawn from the wall. He came briskly to life.

"I'll tell you in one moment. I'll get the shares."

"Shrimp!" said the old gentleman triumphantly when Bean had gone.

"He told me ——" began Tully. But the advanced dresser wanted no more of that.

"Shrimp!" he repeated.

Bean reëntered with the certificates. The old gentleman glanced angrily over them.

"Bean!" he exclaimed humorously. "Vegetable after all—not a fish! Funny name that! Bunker Bean! Boston, by gad! Not bad that, I say! Come! come! come! Want par, of course; all do! There y'are, boy!"

He blotted the check, tore it from the book and waved it toward Bean as he turned to the director of the cigarette.

"About the proposition before us today, Mr. Chairman ——" but Bean had gone. Observing this the old gentleman looked round.

"Shrimp!" he said contemptuously with the convinced air of an expert in marine biology.

Bean, outside, once more addressed himself to typewriting. He wondered if he should be seized with a toothache or a fainting spell. Toothache was good, but perhaps Bulger had used that too often. Still, Tully would fall for a toothache. It gave him a chance to say that if people would only go to a dentist once every three months ——

Then he remembered that Tully was inside. He wouldn't make any excuse at all.

"Going out a few minutes," he casually explained to old Metzerger as he swiftly changed from his office coat and adjusted the new straw hat.

Bulger glanced up from his machine, winked at him and shaped a word with his able mouth. An adept in lip-reading could have seen it to be "Chubbins." Bean in response leered confession at him.

The broker's office was in the adjoining block.

"I've just made a little deal," explained Bean to the person who inquired his business. "Here's the check. You know I've got a sort of an idea I'd like a little more of that Federal Express stuff. Just buy me some the same as you did before, as much as you can get on ten margins, er—I mean on ten points."

"Nothing much doing in that stock," suggested the expert. "Why don't you get down on some of the live ones. Now there's Union Pacific ——"

"I know, but I want Federal Express. That is, you see, I want it merely for a technical purpose." He felt happy at recalling Markham's phrase.

"All right," said the expert resignedly. "We'll do what we can; may take three or four days."

Bean started for the door.

"Say," called the expert as if on second thought, "you're up at Breede's office, ain't you—old J. B.'s?"

"Oh, I'm there for a few days yet," said Bean.

"Ah-ha!" said the expert. "Have a cigar?"

Bean aimlessly accepted the proffer.

"Sit down and gas a while," urged the expert genially. "Things looking up any over your way?"

"Oh, so-so, only," said Bean. "But I can't stop, thanks! Got to hurry back to see a man."

"Drop in again any time," said the expert. "We try to make this little den a home for our customers."

"Thanks!" said Bean. "I'll be sure to."

"Ah-ha—and ah-ha!" said the expert to himself. "Now I wonder!"

On his way back to the office Bean suddenly discovered that he was chewing an unlighted cigar. He stopped to observe in a polished window its effect on his face. He rather liked it. He pulled the front of his hat down a bit and held the cigar at a confident angle. He thought it made him look forceful. He wished he might pass the purple-faced old gentleman—the whole Breede gang, for that matter—and chew the cigar at them.

"Gentleman Wants to G'wout"

"I'll show them," he muttered over and round the impeding cigar. "I'll show them they can't keep me off that board. I knew what to do in a minute. Napoleon of Finance, eh? I'll show them who's who!"

He was back at his desk finishing the last of Breede's letters for the day. Tully had not discovered his absence. He winked at Bulger to assure him that the worst interpretation could be put upon that absence. He wondered if anything else could happen before the day ended.

"Telephone for Boston Bean," called the wag of an office boy.

This time he closed the double door of the booth, letting Bulger think what he pleased.

"I forgot to ask what you take mornings," pealed the Flapper.

"Take—mornings?"

"For breakfast, silly! Because I think it's best for you to take just eggs and toast—a little fruit, of course—not all that meat and things."

"Oh, yes, of course—eggs—and things. Never want much."

"Well, all right. I just perfectly knew you'd see it that way. I'm making up lists. Tell me, do you like a paneled dining room—you know, fumed oak or something?"

"Only kind I'd ever have."

"I knew you would. What are you doing all the time?"

"Oh, me? I'm getting things into shape. You see, I have an idea ——"

"Don't you buy the least little thing until I know. We want to be sure everything harmonizes, and I've just perfectly got everything in my head the way it will be."

"That's right, that's the only way."

"You didn't say anything about—you know—to poor old Pops, did you?"

"Why, no, I didn't. You see he's been pretty much thinking about other things all day, and I ——"

"Well, that's right. I was afraid you'd be just perfectly impatient. But you leave it all to me. I'll manage poor old Pops! It's the dearest joke! I may not tell them for two or three days. Every time I get alone I just perfectly giggle myself into spasms. Isn't it the funniest?"

"Ha, ha! ha, ha! I should think it was." He was fearfully hoping her keen sense of humor might continue to rule.

"We do, don't we?"

"Do what?"

"You know, stupid!"

"Yes; yes, indeed! We just perfectly do!"

"More than any two people ever did before, don't we?"

"Well, I should think so—and then some."

"I knew you'd feel that way. Well, goodby!"

He could fancy her giving the double nod as she hung up the receiver.

During the ride uptown he talked large with a voluble gentleman who had finished his evening paper and wished to recite its leading editorial from memory as something of his own. They used terms like "the tired business man," "increased cost of living," "small investor," "the common people," and "enemies of the public good." The man was especially bitter against the Wall Street ring, and remarked that any one wishing to draw a lesson from history need look no farther back than the French Revolution. The signs were to be observed on every hand.

Bean felt a little guilty, though he tried to carry it off. Was he not one of that same Wall Street ring? He pictured himself as a tired business man, eating boiled eggs of a morning in a dining room paneled with fumed oak, the Flapper across the table in some little old rag. He thought it sounded pretty luxurious—like a betrayal of the common people. Still he had to follow his destiny. You couldn't get round that.

He stood a long time before Ramtah that night, grateful for the lesson he had drawn from him in the afternoon. Back there among those fierce-eyed directors, badgered by the most objectionable of them, nerving himself to say presently that he could imagine nothing of less consequence, there had come before his eyes the inspiring face of the wise and good king. But most unaccountably, as he

gazed, it seemed to him that the great Ramtah had opened those long-closed eyes—opened them full for a moment, then allowed the left eye to close swiftly.

XIV

THE day began with placid routine. Breede did his accustomed two-hours' monologue. And no one molested Bean. No one appeared to know that he was other than he seemed and that big things were going forward. Tully ignored him. Markham, who had the day before called him "old man," whistled obliviously as they brushed past each other in the hall. No directors called in to tell him that would never do with them.

He was grateful for the lull. He couldn't be stirred up that way every day. And he needed to gather strength against Breede when Breede should discover that exquisite joke of the Flapper's. He suspected that the Flapper wouldn't find it funny to keep the thing from poor old Pops more than a few days longer.

"I'll be drawing my last pay next Saturday," he told himself.

"Telephone for Boston Baked," called the office-boy wit late in the afternoon.

Bulger looked sympathetic.

"You'd never believe!" came the voice of the Flapper. "I found the darlingest old sideboard with claw feet yesterday over on Fourth Avenue. He wants two hundred and eighty, but they're all robbers and I just perfectly mean to make him come down five or ten dollars. Every little counts. You leave it to me."

"Sure! You fix it all up!"

"And maybe we won't want fumed oak in the dining room; maybe a rich mahogany stain. Would that suit? I'm only thinking of you."

"I'll leave all that to you; you'll perfectly well manage."

"I just perfectly darling well knew you'd say that! And I'm sending you down a car ——"

"A what—car ——?" This was even more alarming than the darling old sideboard.

"Just a little old last year's car. Poor old Pops would give it to me now if I asked him, but it's just as well to have it away in case Moms could ever make him change his mind—only, of course, she perfectly well can't do anything of the sort. But, anyway, I'm sending it to that shop round the corner in the street below you, and they'll hold it there to your order. You never can tell; we might need it suddenly some time. And, anyway, you ought to have it, don't you see, because I'm just perfectly giving it to you this minute, and you can run about in it with that dearest dog; and it's the very first thing I ever gave you, isn't it? I'll always remember it, just for that. It will do us all right for a few weeks until we can look round. And there never was any one before, was there? You just perfectly needn't answer; you'd have to say 'No,' and, anyway, Granny says a young—you know what—should never ask silly questions about what happened before she met him, because it perfectly well makes rows, and I know she's right; but there never was, was there, and no matter, anyway, because it's settled forever now, and we do, don't we? My! but I'm excited. Don't forget what I said about the brass andirons and the curtains for your den. Goodby!"

"Huh—yes, of course not!" said Bean, but the Flapper had gone.

Back at the typewriter he tried to collect his memories of her message: Sideboard with darling feet of some kind . . . no fumed oak, perhaps . . . brass andirons . . . curtains for his den. He couldn't recall what she had said about those. Maybe it would come to him. He wished he had told her that he already had a few good etchings. And the car! That was plain in his mind—little old last year's thing at that shop round the corner. Did one say "garrash" or "garrige"? He heard both.

Anyway he owned a motor car, you couldn't get round that. Maybe Bulger wouldn't open his eyes if he knew it! Bulger was an authority on cars, and spoke in detail of their strange insides with the aplomb of a man who has dissected them for years. He had violent disputes with the second bookkeeper about which was the best car for the money. The bookkeeper actually owned a motorcycle—or would after he had paid five dollars a month a few more times, but Bulger would never allow this minor contrivance to be brought into their discussions. Bulger was intolerant of anything costing under five thou'—eat you up with repairs.

Bean longed to approach Bulger and say: "Some dame, that! Just sent me a little old last year's car."

But he knew this would never do. Bulger would not only tell him why the car was of an inferior make, but he would want to borrow it to take a certain party—or maybe the gang—out for a spin, and get everybody killed or arrested or something. Bulger dressed fearlessly; no one with eyes could deny that; but he was tactless. Better keep that car under cover.

"Oh, Put Up Your Trinkets!" Said Bean With a Fine Affectation of Weariness

At seven-thirty that evening, with Nap on a leash, he strolled into the garage. He carried the yellow stick and the gloves, and he was prepared to make all sorts of a nasty row if they tried to tell him the car wasn't there or so much as hinted that he might not be the right party. He knew how to deal with those automobile sharks.

"I believe you have a car here for me—Mr. Bean," he said briskly. It was the first time in all his life that he had spoken of himself as "Mr. Bean"! He threw his shoulders back even farther when he had achieved it.

The soiled person he addressed merely called to another soiled person who, near at hand, seemed to be beating an unruly car into subjection. The second person simply ducked his head backward and over his right shoulder.

"All right, all right!" said the first person, and then to Bean: "All right, all right!"

The car was before him—a large, an alarming car, and red! It was as red as the unworn cravat. Good thing it was getting dark. He wouldn't like to go out in the daytime in one as red as that—not at first.

He ran his eyes critically over it, trying to look disappointed. "Good shape?" he demanded.

"How about it, Joe? She all right?"

Joe perceptibly stopped hammering.

"Garrumph-rumph!" he seemed to say.

"Well?" said the first person, eying Bean as if this explained everything.

"Take a little spin," said Bean.

"Paul!"

Paul issued from the office—a slouching youth in extreme negligee, a half-burned cigarette dangling from his lower lip. He yawned without dislodging the cigarette.

"Gentleman wants to g'wout." Paul vanished.

Nap had already leaped to a seat in the red car. He had learned what those things were for.

Paul reappeared, trim in leathern cap, well-fitting Norfolk jacket and shining puttees.

"Never know he only had on an undershirt," thought Bean, struck by this swiftly devised effect of correct dressing. He sat in the roomy rear seat beside Nap, leaning an elbow negligently on the arm-rest. He watched Paul shrewdly in certain mysterious preparations for starting the car. An observer would have said that one false move on Paul's part would have been enough.

The car rolled out and turned into the wide avenue half a block away.

"Where to, boss?" asked Paul.

"Just round," said Bean. "Tea and things!"

They glided swiftly on.

"Oh, just a little old last year's car!" said Bean, frowning royally at a couple of mere foot people who turned to stare. What would that Flapper do next!

He surrendered to the movement. Drunkenly he mused upon a wild inspiration to bring Ramtah out and give him a ride in this big red car. It appealed to him much. Ramtah would almost open his eyes at the novelty of that progress. But he felt that this was no safe thing to do. He would be arrested. The whole secret might come out.

He had retained no sense of direction, but he was presently conscious of the river close at his side, and then the car, with warning blasts, curved up to a much-lighted building and halted. A large man in uniform came solicitously to help him descend and gave him a fragment of cardboard with which to redeem his car.

He was seated at a table looking down upon the shining river.

"Tea and things," he said to the waiter.

"Yes, sir. Black or green, sir?"

"Bottle ginger ale!" How did he know whether he wanted black or green tea? It was no time to be fussy.

He began a lordly survey of the people at neighboring tables; people who had doubtless walked there, or come in hired cabs at the best. Hired cabs had yesterday seemed impressive to him; now they were rather vulgar. Of course there might be circumstances ——

He froze like a pointing dog. At a table not twenty feet distant, actually in the flesh, sat the Greatest Pitcher the World Has Ever Known. For a moment he could only stare fixedly. The man was simply there! He was talking volubly to two other men, and he was also eating a mere raspberry ice!

It showed how things worked round, once you got started. Hadn't his whole life been a proof of this? How many times had he wished he might happen upon that pitcher just as he was now, in street clothes—to look at him, study him! He wished he had ordered raspberry ice instead of ginger ale, which he didn't like. He would order one anyway.

It was all Ramtah. If you knew you were a king you needn't ever worry again. You sat still and let things come to you. After all, a king was greater than a pitcher, if you came down to it—in some ways certainly.

Bean stared until the group left the table. He could actually have touched the pitcher as he passed. Would wonders never cease?

Two men in uniforms helped him tenderly into the big red car again as if he were fragile. He had meant to return to the garage, but now he saw the more dignified way was to stop at his own house. Further, Paul should take him to the office in the morning, and call for him at four-thirty again. He wouldn't be afraid to ride in the red car even in daylight now. Sitting there not twenty feet from that pitcher!

"Eight o'clock in the morning," he said curtly to Paul as he descended. And Paul touched his leathern cap respectfully as the car moved off.

Cassidy lounged near in shirtsleeves.

"I see three was kilt-up in wan yistaday in th' Bur-ronx," said Cassidy interestedly.

"Good thing for the tired business man though," said Bean, yawning in a bored way. "And that fellow of mine is careful."

Then his seeming boredom vanished.

"Say, you can't guess who I saw just now—close to him as I am to you this minute ——"

. . . . . .

Solitary in the big red car, descending the crowded lanes of the city the next morning, Bean's sensations were conceivably those that had been Ramtah's at the zenith of his power. There were the fragrant and cherished memory of the greatest pitcher and a car to ride solitary in that simply blared the common herd from before it. People in street cars looked enviously out at him. He lolled urbanely, with a large public manner. When you were a king you behaved like one and the world knelt to you—great pitchers sitting under the same roof with you, red motor cars, fumed-oak dining rooms, Flappers, brokers, shares. He wished he had thought to chew an unlighted cigar in this resplendent chariot. There seemed to be almost a public demand for it. Certain things were expected of a man!

"Be here at four-thirty," he directed.

And Paul, his fellow, glancing up along the twenty-two stories of the office building, was impressed. He thought it probable that the bored young man owned this building. "The guys that have, gits!" thought Paul.

Bean was preposterously working once more, playing the part of a cog on the wheel. Another day, it seemed, of that grotesque nonsense, even after the world's greatest pitcher had sat not twenty feet from him the night before, eating raspberry ice. But events could not long endure that strain.

Before the day was over Breede would undoubtedly "fire" him with two or three badly chosen words; the old fellow would actually go through the form of discharging a man who had once ruled all Egypt with a kindly but an iron hand!

Of course the fellow was unconscious of this, as he still must be of the rare joke the Flapper was exquisitely holding over his head. His demeanor toward Bean betrayed no recognition of shares or pitchers or big red cars or of the ever-increasing change in their relationship. He dictated fragments of English words, and Bean reconstructed them with the cunning of a Cuvier. He felt astute, robust and disrespectful. Just one wrong word from Breede and all would be over between them. The poor old wreck didn't dream that he had nursed a Flapper in his bosom, a Flapper that would just perfectly have what she wanted, and no good fussing.

In the outer office, however, he was aware that his expansion was subtly making itself felt. Bulger had insensibly

"Every Time I Get Alone I Just Perfectly Giggle Myself Into Spasms. Isn't It the Funniest?"

altered and was treating him after the manner of a fellow clubman. Old Metzerger said "Good morning!" to him affectionately—for Metzerger; and once he detected Tully staring at him through the enlarging glasses as if in an effort to read his very soul. But he knew his soul was not to be read by such as Tully. Tully, back there on the Nile, would have been a dancer—at the most a fancy skater; if, indeed, he had risen to the human order and were not still a slinking gazelle.

Good name that for Tully. He would remember it—slinking gazelle!

At three o'clock he glanced aside from his typewriter to see a director enter Breede's room. He did not lift his look above the hem of the man's coat, but he knew him for the quiet one. And yet when the door closed upon him he seemed to become as noisy as any of them. Bean heard his voice rising.

Another director came, the big one who gripped a cigarette with an obviously cigar mouth. Once behind the shut door he seemed to approve of the noise and to be swelling its volume.

Three other directors hurried in, the elderly advanced dresser in the lead. He, of course, was always indignant; but now the other two were manifesting choler equal to his own. They puffed and glowered and, when the door had closed, they seemed to help skillfully with the uproar. It was a mob scene.

Bean was reminded of a newspaper line he had once or twice encountered: "The scene was one of indescribable confusion. Pandemonium reigned!" Pandemonium indubitably seemed to reign over those directors. He wondered. He wondered uncomfortably.

"Buzz-z-z-z! Buzz-z-z-z-z! Buzz-z-z-z-z-z!"

He quit wondering. He knew.

Yet for a moment after he stood in their presence they seemed to take no note of him. They were not sitting decorously in chairs as he conceived that directors should. The big one with the cigarette sat on the table, ponderously balanced with a fat knee between fat red hands. Another stood with one foot on a chair. Only the quiet one was properly sitting down. The elderly advanced dresser was not even stationary. With the faultless coat thrown back by pocketed hands, revealing a waistline greater than it should have been, he strutted and stamped. He seemed to be trying to step holes into the rug and to be exploding intimately to himself.

"Plain enough," said the man who had been studying his foot on the chair. "Some one pulled the plug."

"And away she goes—shoosh!" said the big man dramatically. *(Continued on Page 44)*

The Panic of the Lion and the Pessimist

By EDWIN LEFÈVRE

ILLUSTRATED BY M. LEONE BRACKER

IV

FROM Richards & Tuttle's office Robison went to the nearest Western Union office and gave a letter to the manager.

"Send this at once! City Editor Evening World, Park Row. No answer. How much?"

The manager told him. Robison paid him and then went to the Postal Telegraph office and sent a message to the City Editor Evening Journal. Inside of each envelope was a letter. Both read alike, as follows:

Dear Sir: Three years ago one of your reporters did me a good turn. In return I promised to tip him off if ever I came across a big piece of news. He saved me from being wrongly sent to state prison. Things looked pretty black for me, though I was not guilty. I've forgotten his name. He looked to be twenty-eight or thirty years old, about five foot ten, not very heavy-built, smooth-shaven, dark brown hair and wore eyeglasses. He had on a dark blue serge suit and was always smoking cigarettes. It happened on Chambers Street, not far from the Irving Bank. Ask him if he remembers my promise to pay him back for being good to me. Here is where I do it. Mr. W. H. Garrettson, the banker and promoter, is going to be kidnaped. The plans are all made. He will be held for one hundred million dollars ransom, and no harm will come to him because he will be sure to pay.

Don't warn the police of this, because the other papers would get it and you would lose your scoop. You can warn Garrettson if you wish, but it will be useless, as in that event we should wait until vigilance relaxes, as it will surely do. Please do not think this is a crazy yarn! Don't print anything now. Simply be ready, with photographs of Garrettson, his home, art gallery, bank, list of his promotions and corporations controlled by him, and so on. Keep this letter for reference, and just before you throw it into the waste-basket remember this: It costs you nothing: it commits you to nothing: involves no expense; there is no concealed dynamite and no fool joke. Remember my writing and my signature, and wait for the tip I shall send you if I possibly can, so that you alone publish the news.

GRATEFUL FRIEND.

The city editors thought it was a crank's letter and threw it away, but each made a mental note—in case! Also they did not "tip off" anybody. They afterward stated that they said nothing to Garrettson, because if they acted on every freak missive they received half the city would not sleep. They thus were ready for the kidnaping of the great Garrettson.

At nine-forty-five on Tuesday morning Mr. James B. Robison, accompanied by an office boy and an order pad on which was printed From J. B. R., for Richards & Tuttle, went to the Broad Street entrance of the New York Stock Exchange. His gaze was fixed steadily on the Subtreasury, or so it seemed to the office boy. At nine-fifty-two he exclaimed:

"There he is!"

The office boy, Sweeney, looking in the same direction, saw nothing but hurrying pedestrians and a carriage or two. Robison seemed so disappointed that the office boy out of kindness asked sympathetically: "Who, sir?"

"Nobody!" answered Mr. Robison shortly. "Go back to the office and tell Mr. Richards to send me the clerk he promised me—the clerk with the ticker deafness, tell him. I'll wait here."

The boy left and presently returned with one of the bookkeepers.

"Here is Mr. Manley," the office boy told Mr. Robison.

"Thank you. Here is something for you, my boy. Go back to the office."

The office boy put the five-dollar bill in his pocket, said "Thank you" in a voice celestial, and hurried away before the crazy Frenchman with the Cape Cod voice discovered the size of the tip. To Manley, the clerk, Mr. Robison said:

"Look across the street—W. H. Garrettson & Co. You can see Mr. Garrettson by the window. See him?"

"Yes, sir."

"Well, just you stay here and watch him; and if you see him do anything unusual or if anything happens in Garrettson's office that you think strange, run to our office and let me know. I'll be waiting for you. Don't be afraid to say so if you think something unusual is going on, because I tell you now that Mr. Garrettson never does anything unusual."

"Yes, sir."

"Now what would you call unusual?"

"What would you?"

"If a bareheaded man came out of the office, stood at the head of the steps and threw an egg into the middle of the street, I'd call it unusual."

"So would I."

"Especially if I went up to the smashed egg and found the insides were of ink. It might be red ink or black."

"That would be queer!"

"Exactly. You watch. Go to lunch at twelve-thirty and be back at one. Remember! Watch closely, and if anything unusual happens look carefully and then come and tell me. Here's ten dollars for you."

"Thank you, sir."

"It's only a beginning," smiled Mr. Robison promisingly.

Manley, the clerk, put the money in his pocket and began to think he might be able to buy the motor boat next spring if this business kept up.

Between what Sweeney the office boy suspected aloud and what Manley the clerk confirmed, the office force of Richards & Tuttle discussed Mr. Robison with the zest of the deciding baseball game.

Richards had confided to his intimates some of his experiences, and Amos Kidder, the Evening Planet man, was as interested in the mystery as if he had not been the man who first let loose the flood of surmise by introducing Robison to the brokers.

Nothing happened on Tuesday more exciting than keeping tally on the telegrams and cables received by Mr. Robison, which amounted to thirty-seven in all. The object of so much conjecture—and hero of the office boy's improvised dime novel—spent the day in an armchair looking at the blackboard, making elaborate calculations that convinced other customers he must be a "chart fiend." At three o'clock sharp he went home.

He stopped long enough to send by messenger boy a letter to the city editor of the Evening World and another to the city editor of the Evening Journal. They bore the same message and said:

Refer to my letter of yesterday. Tonight W. H. Garrettson goes to the opera to see The Jewels of the Madonna. He will leave the Metropolitan in his automobile. In it will be his wife, his daughter and his friend, Harry Willett. And he will not arrive at his house—Lexington Avenue and Thirty-eighth Street. Somewhere between the opera house and his residence he will vanish! It will be the most mysterious kidnaping on record. Follow the Garrettson motor and have your reporters watch carefully.

GRATEFUL FRIEND.

Whatever the city editors may have intended to do in the matter is of no consequence, because at seven o'clock messages were received as follows:

Kidnaping of W. H. G. postponed. Will keep you posted.

GRATEFUL FRIEND.

V

AT NINE-FORTY-FIVE on Wednesday morning Mr. James B. Robison entered the office of Richards & Tuttle, sought the senior partner and said:

"I shall both buy and sell Con. Steel—or possibly sell first and buy later. The order clerk knows about my printed slips. The orders will go to you first. If at any time you are worried about margin remember to tell me at once, because, as you know, I have not yet used half of my letter of credit; and, besides, the cables are working. I'd like to see Amos Kidder."

"He's in his office."

"Would you mind having some one telephone to him? Thank you."

Mr. Robison promptly left the office, followed by his faithful attendant Sweeney, the office boy. They took their stand just north of the Broad Street entrance of the Stock Exchange.

It was not long before Amos Kidder, of the Evening Planet, who had received the message, found Mr. Robison in the act of gazing unblinkingly toward the Subtreasury.

"Good morning, Mr. Robison."

Mr. Robison started as if he had been rudely awakened out of a profound reverie.

"Oh! Kidder! How d'ye do? Ah, yes! Ah—I'd like you to dine with me and a few friends—interesting people. You will—don't be offended!—you will learn why all newspaper articles on the stock market arouse mirth among the people who pull the wires. What do you say?"

"I say," replied Kidder with a good-natured smile, "just this: When and where?" His smile ceased. Mr. Robison had turned his back on his friend. Kidder heard a nasal mumble and made out:

"Here, in eight minutes."

"What do you mean?"

"I shall learn if the Lion ate the man or if it's a case of another day."

"Mr. Robison, I don't understand ——"

"I beg your pardon. I was thinking of the old man who was seen in a front seat at the circus every day. They asked him what he found so interesting and he said that some day the lion would eat the man and he wanted to be a spectator. Well, one day he was sick. That day the lion ate the lion-tamer. Well, I am here waiting to see Garrettson come out of the cage."

"Garrettson?"

"The great W. H. Garrettson! I am planning a campaign in Con. Steel. Garrettson's health is important. I must consider the state of his liver as carefully as the condition of the iron trade, because it is not only a question of the dividend rate but of the price per share—not alone an investment but a speculation. You can't lose all your mills and furnaces in one minute and you can't destroy all your customers overnight; but Garrettson can die in a second!"

"Of course that contingency has been provided for. His firm would undoubtedly be on the job."

"So would the undertaker. As a matter of fact everything today depends upon the character of Garrettson's life. Have you ever stopped to think of how much depends upon the character of his death?"

"All deaths are alike. You talk like a novelist unaware of the resources of a firm like Garrettson's."

"And you talk like a plain ass or a standpat senator, my boy. Is there no difference to the stock market between the death of Garrettson by pneumonia and his death by lynching at the hands of a thousand indignant fellow citizens? Stop and think."

"Oh, well, that will never happen."

"I cannot swear that it will, but you cannot guarantee that it never will. Stranger things have come to pass. By Jingo, it's three minutes to ten! Would it not be curious if something had happened?"

"How do you mean?"

"I have studied the great Garrettson and his habits, that I may, in my operations in Con. Steel, know on what to bank and against what to guard. He leaves his Lexington Avenue house every morning at nine and arrives at his office not later than nine-fifty. He is like the clock. All his life he has come downtown in his coupé, driven by a coachman who has been in his employ thirty years. In this age of novelties that old-fashioned coupé suggests a stability and solid respectability comparable to *Founded 1732!* in a firm's letterhead. However, just as the wireless has introduced a new element into maritime life, so has the automobile changed the character of street traffic. Do you remember the case of James M. Barrier, the famous sculptor, smashed in his taxicab on his way to his studio? You remember the insurance advertisements, and how he carried a two-hundred-and-seventeen-thousand-dollar accident policy? Well, it's ten o'clock. In one minute, if Garrettson is not here, I shall sell short one thousand shares of Con. Steel. For each delay of one minute, one thousand shares."

Robison looked impressive, but the newspaper man was unimpressed.

"You'll have the pleasure of covering when he arrives as usual. Your operation is of the kind that sounds wise."

"How much do I stand to lose by covering, say, in a few minutes? A fraction! How much do I stand to gain if something has happened? Five or ten points! It's a fifty to one shot. I'll take it every time. Here, boy, rush this to the office and hurry back. Tell Mr. Richards I shall need another boy besides you, for a few minutes only."

Young Sweeney hurried away with Robison's order to sell one thousand shares of Con. Steel "at the market."

"There are men who will risk money on the shadow cast by a human hair," observed Kidder pleasantly. "In assuming that disaster has overtaken Garrettson ——"

"I assume nothing. I know that something unusual has happened! What the nature of it is I know not—nor whether it is capitalizable, sight unseen. Here, boy!" Sweeney had returned with a colleague and Robison sent the new boy back with an order to sell two thousand shares of Steel. Watch in hand, Robison stood staring unblinkingly toward the north. Kidder also looked up Nassau Street expecting and—such, alas, is human nature!—hoping to see Garrettson's familiar coupé.

"Here, boy!" And Robison sent off another selling order. He kept this up until he had put out a short line of ten thousand shares.

At ten-fifteen he said to Kidder:

"Let us go over to Garrettson's office. His non-arrival is news, Kidder."

"He may have stopped on the way to do some shopping ——"

"Well, that's a story! Any deviation from the normal is, even though it may not be tragedy. The delay may mean ——"

"Nothing whatever," finished Kidder, a trifle exultingly. "There comes Garrettson's carriage. I guess you'd better cover!" And the Planet man laughed.

"Kidder, you'll never be rich! Of course I shall not cover until I know the reason for the delay. Make haste! I ought to take a good look at his face. I want to see how he looks and notice how he walks up the steps to the office. One glimpse of Harriman getting off the train once put a cool quarter of a million in my pocket."

"Stocks went up when he died. People sold them thinking ——"

"When you know a man is dying and you know that the rabble doesn't know it, you don't always sell stocks short, Kidder," anticipated Robison with a gentle smile.

"Hello!" said Kidder, and ran forward. Robison followed. The coupé had stopped before the door of the banking firm's offices. The herculean private policeman in gray had hastened to open the door of the chief's carriage and had staggered back as if horrified by what he had seen.

"Murdered!" thought the newspaper man in a flash. "What a story!"

The policeman turned an alarmed face toward the coachman and asked:

"Where's Mr. Garrettson?"

"What!" Lyman, the coachman, who had been in Garrettson's employ thirty-odd years, turned livid. He stared blankly at the big man in the gray uniform.

"He isn't here!" said Allcock, the policeman. Kidder and Robison heard him.

The coachman looked into the coupé.

"Good God!" he muttered.

"Are you sure he was inside?" asked Allcock.

"Sure? Of course! There's the newspapers. Look at the cigar ashes on the floor."

"Did you see him get in?" persisted the policeman.

"Of course I saw him! I heard him call to the footman, who was going back to the house without leaving the newspapers."

"And you didn't stop anywhere?"

"No. I was delayed a little at Twelfth Street and Fourth Avenue, and again ——"

"Are you sure he didn't jump off?"

"What would he be jumping off for?" queried the old coachman irritably. "And wouldn't I have heard the door slam? I can't account for it! My God! Where's Mr. Garrettson? Where is he? Where is he?" He repeated himself like one distraught.

"Could he have jumped out without your knowing it?" queried Kidder.

"Shut up, Jim. That's a reporter!" the policeman warned the coachman. "Wait here and I'll tell Mr. Jenkins."

The private policeman rushed into the bank, and rushed out followed by William P. Jenkins, junior partner of W. H. Garrettson & Company.

"What is all this about Mr. ——" Mr. Jenkins, who had been speaking in a sharp voice to the coachman, caught sight of Kidder. Nothing concerning Mr. Garrettson's whereabouts could be discussed by or before newspaper men.

"Come with me, James," Mr. Jenkins said peremptorily to the old coachman.

Ten Thousand Gamblers' Hearts Almost Stopped When the Ticker Did

"Get on the job!" whispered Robison to Kidder. "Don't be bluffed. You've got enough to raise the dickens if printed. It's the scoop of a lifetime!"

Amos Kidder nodded eagerly. He had ceased to think of Robison's eccentricities and was occupied with the disappearance of the great financier. He followed Jenkins and the coachman into the office, but all efforts to listen to their colloquy were in vain. He could see perturbation plainly printed on the face of Mr. Jenkins, for all that Garrettson's junior partner was one of the master bluffers of Wall Street and a consummate artist at poker. The newspaper man was, moreover, fortunate enough to overhear Mr. Jenkins' private secretary say:

"Mrs. Garrettson says Mr. Garrettson left the house about nine-twenty in the carriage, as usual. The butler saw him get in; the footman helped him into the cab. She wanted to know what had happened. I said, 'Nothing that I know of.'"

Jenkins nodded approval of the typical financier's evasion and hastened back to the private office, where the cross-examination of the coachman—a man above suspicion—was carried on by the other partners.

Amos Kidder had heard enough. He rushed out and, accompanied by the patient Robison, telephoned to his office this bulletin:

W. H. Garrettson left his residence in Lexington Avenue near Thirty-eighth Street this morning as usual in his coupé, driven by James Lyman, his coachman. Lyman, who has been in the employ of the family from boyhood, declares positively that Mr. Garrettson got in as usual. He was smoking one of his famous $2.17 cigars and had all the daily newspapers. These and cigar ashes were all that could be seen in the coupé when it reached the Wills Building, at Broad and Wall Streets, where the offices of W. H. Garrettson & Company are. His partners are unable to say where the multimillionaire promoter is to be found. Mrs. Garrettson is equally positive that Mr. Garrettson left the house as usual. The butler saw him get in. Nobody saw him get out. What makes this remarkable is that Mr. Garrettson is punctuality itself and not once in forty years has he failed to reach his office before ten o'clock. His disappearance from the coupé is not thought to be a joke; but, on the other hand, there is no reason to apprehend a tragedy. "It is mysterious—that's all," remarked a prominent Wall Street man; "and mysteries are not always profitable in the stock market!"

"How long," inquired Robison as Kidder came out of the telephone booth, "will it be before the Evening Planet, with your account of the non-arrival of Garrettson, is out on the street?"

"Well," said Kidder, looking a trifle important, "if it had been any one else who telephoned a story of that importance time would be wasted in verifying it, but my story ought to be out in five minutes!"

"As quickly as that?"

"Well, maybe seven minutes—but that," said Kidder impressively, "would be slow work for the Evening Planet!"

"Amazing!" murmured Robison in a congratulatory tone. "And did you make it clear that there was no explanation for the non-arrival of ——"

"I said it had not been explained as yet. A man isn't kidnaped in broad daylight in the city of New York—taken out of his own cab and carried away. If conscious he would have shouted to the coachman; if unconscious he would have attracted attention. It can't be done!"

"No, it can't," agreed Robison. "Nevertheless it has been done."

"How could ——"

"Kidder, the taxicab has introduced a new and easily utilizable possibility into criminal affairs, against which the police cannot yet protect the public. I can see one, two, three, five, ten, fourteen different ways in which Mr. Garrettson could have been abducted from his own carriage, put into a taxi and carried away. Suppose there are six taxis. Three are in front to prevent the coachman from passing them. The coachman is also compelled to regulate his speed according as they desire. Then put one taxi on each side and one behind. These taxis not only escort the cab, they pocket it and keep out help. At one of the many halts the cab door is opened and Garrettson induced to enter one of the side taxis while the coachman is occupied taking care of his horses because one of the taxis in front threatens to back, which will crush the horses. Do you suppose the coachman, especially if he is elderly and is somewhat deaf, as all old people are, could hear a cry for help with six taxis making all the noise they can, muffler cutouts going, or backfiring, or ——"

"Do you think that is ——"

"I think nothing! I cited it as one of fourteen—indeed, twenty—possible ways," said Robison quietly.

"He Wishes Garrettson to Give Him Fifty Thousand Dollars and Five Fifteenth-Century Enamels for the MSS., Sight Unseen"

"It's funny—I mean it is a curious coincidence that on the one day you had sold Steel short ——"

"My young friend," interrupted Robison gravely, "I sold after Garrettson was late! Wisdom is always accused of unfairness. A man whose mind enables him to win steadily at cards is invariably suspected of marking them. I had planned to buy Con. Steel provided Garrettson's health, state of mind and trade conditions satisfied me! Instead I sold a little because of his delay. Why, man, we did that in London once—Cecil Rhodes and I—when Barney Barnato, at the height of the Kaffir craze, suddenly decided ——"

"Wait till I get a piece of paper," said Amos Kidder. He saw a big story. But Robison said:

"I'll tell you all you wish to know—if you promise not to use names—in Richards' office later, when Garrettson's disappearance is officially admitted. You should hang round Garrettson's office. Don't lose sight of it for one minute! Your office will keep in touch ——"

"Yes; they are sending three men down to work under me."

"Keep me posted, will you? I am going to Richards' office and watch the market."

Kidder nodded and hurried to the Wills Building. Robison went to the office of his brokers, stopping previously at a telephone pay station to telephone to the city editors of the Evening World and the Evening Journal. This was his message:

The Evening Planet is getting out an extra about the disappearance of W. H. Garrettson. Send your men to Garrettson's office and also his residence. Hurry!

The Evening Planet story was on the street before Robison returned to Richards & Tuttle's office, and five minutes later World and Journal extras were selling in the financial district. Curiously enough both papers used the same scarehead, and that fact had a great deal to do with the acceptance of the story by many people. The heading was:

HELD FOR RANSOM!!

And each stated it had information that W. H. Garrettson had been kidnaped and was held for one hundred million dollars ransom. The Wall Street news agencies sent out the news on the tickers. One of them subtly finished:

Those who know Mr. Garrettson state that the two things the greatest financier of our times cannot do are: first, take advice; and second, be coerced. A man who has compelled a president of the United States to come to him for advice, and who has flatly told a reigning monarch, No! is not going to do as he is told by any band of crooks! The worst is, therefore, to be feared!

FOR one brief dazed moment the stock market hesitated! Then suddenly the ticker stopped, as it did in the old days whenever a member's demise was announced. The ticker's silence, with its suggestion of death, did in truth strangle bull hopes. Ten thousand gamblers' hearts almost stopped when the ticker did. Then the storm burst, increasing in violence as corroboration came from newspaper extras, from the Wall Street news agencies and the news tickers, from brokers and bankers who had rushed to the offices of W. H. Garrettson & Company and had rushed out again to sell stocks. And for one fatal moment the great house of W. H. Garrettson & Company was guilty of the capital crime—in high finance—of indecision.

The stock market at times suggests a reservoir—the selling power is liquefied fear. Like water, all it asks is one tiny crevice—a beginning!—and it will itself complete the havoc.

Inside support—that is, buying by Garrettson's firm—would have been the only effective denial of the alarming rumors. Therefore in the brief instant that saw absolutely no "support" forthcoming the flood of selling orders raged down upon the stock market, carrying with it big margins and little margins and minus margins, fortunes and hopes and reputations.

The price of Con. Steel declined faster and faster as the volume of selling orders grew larger. It was the snowball rolling down the hillside. From sixty-eight it went to sixty-seven; to sixty-six; to sixty-five by fractions. Then it broke whole points at a time—to sixty; to fifty-five! In fifteen frightful, unforgetable minutes the capital stock of the Consolidated Steel Corporation shrank in value fifteen million dollars—one million a minute! A psychological statistician would have figured that this million a minute was the tribute of the moneyed world to the great Garrettson's reputation for financial invulnerability; it was the cost of the blow to his prestige, the result of his partners' inefficiency during the one crucial moment of the firm's existence. The partners would have understood Death and could have provided against it, stock-market-wise. It is likely that they even might have capitalized their senior partner's demise had it come from typhoid, tuberculosis or taxicab. But the disappearance of the great Garrettson, the fatal incertitude, the black ignorance, the fearing and the hoping, paralyzed the faculties of the junior partners of Wall Street's mighty firm. And the costliness of their indecision was raised into the millions by the fact that, just as Jenkins, Johnson and Lane, the junior partners, agreed that Garrettson, though absent, was well, and were about to take steps to check the gamblers' panic, the telephone summoned Jenkins.

"Hello! Is this Mr. Jenkins? Good. This is Doctor Pierson. Come at once to Mr. Garrettson, Hotel Cressline, Suite D. No, not B—D! Say nothing to the family! Hurry!" And the speaker rang off.

His face livid with apprehension, visibly tortured by the still unrelieved uncertainty, Jenkins turned to Walter Johnson, the youngest and—Wall Street said—the cleverest of Garrettson's partners, and repeated the message.

"Was it Doctor Pierson's voice?" asked Johnson.

"I don't know—yes; I think it was. He said, 'This is Doctor Pierson,' and I didn't suspect—yes; I think it was." After a second's pause: "I know it was Pierson!"

"Then, for Heaven's sake ——" began Lane.

"Your knowledge of Pierson's voice, Jenkins, is vitiated by your obvious wish. Call up Doctor Pierson's office, of course!" said Johnson.

"Meantime we are losing precious time ——"

Johnson had already gone to the desk telephone and asked for Doctor Pierson's office. To his partner he said, the receiver at his ear:

"We have all eternity before us to solve the problem if ——" The emphasis on the conditional particle indicated so clearly his meaning that there was no need to say it. "You need not go on a wild-goose chase, and we hoping and expecting and uncertain if—Hello! Doctor Pierson's office? This is Mr. Johnson, of W. H. Garrettson & Company. Is the doctor there? Out? Where did he go? Speak out—I am Mr. Garrettson's partner. Hotel Cressline, Suite D? Thank you." Johnson turned and said: "Doctor Pierson was summoned by telephone to the Cressline, Suite D, to attend Mr. Garrettson. Hurry call! I'll get the hotel and ask ——"

"And meantime," said Jenkins excitedly, "he might be dying or dead; and we ——"

"Yes! Go! I'll arrange to have a telephone line kept for our exclusive use. Hurry!"

Jenkins rushed madly from the office and Johnson took up the telephone once more.

"Give me the Hotel Cressline!" And presently "Hello! Cressline? This is W. H. Garrettson & Company. Yes—Mr. Johnson, Mr. Garrettson's partner. Is Mr. Gar —— Yes—Yes—I want to talk to him. Why not? Is it our Mr. Garrettson —— Here! Hold your horses! You will tell me!—or, by Heaven, I'll —— Hello!—Hello! Damn 'em!"

"What did they say, Walter?" asked Mr. Lane, partner and brother-in-law of Garrettson.

"He said I could go to hell!" growled Johnson, his face brick-red from anger; people did not talk that way to the partners of the great Garrettson. "He said a Mr. Garrettson, accompanied by a heavily veiled lady, took Suite D this morning at nine-forty-five and left orders not to be interrupted under any circumstances—no cards sent up, no telephone connection made, no messages of any kind delivered!"

The two partners looked at each other gravely. In their eyes was something like a cross between a challenge and an entreaty, as though each expected the other to say he did not expect a terrible final chapter. In the veiled woman each feared what was worse than mere death—scandal! Of course much would be suppressed, as had been done in the case of Winthrop Kyle or of Burton Willett, to whom death had come suddenly and under dubious circumstances.

"William is not that kind!" said Lane loyally. "He has never ——"

"I know that, of course. I don't believe it. I don't! I don't!" repeated Walter Johnson vehemently.

"Neither do I," agreed Lane. "But ——" He looked furtively at Walter Johnson. Johnson nodded and said:

"Yes, that's the devil of it!" He lost himself in thoughts of how to suppress the scandal; for these men loved Garrettson, admired his abilities, gloried in his might and reverenced his greatness. They would rather have the firm lose millions than have posthumous mud flung upon the historical figure of W. H. Garrettson.

That was the explanation of why the ordinary precautions for staving off a panic were not taken by the partners. That was why they denied themselves to everybody who brought no news of Mr. W. H. Garrettson; and such was the discipline of the office that no word was brought to the pale-faced partners in the inner office about the big break in stocks or of the newspaper extras.

It was the fatal mistake. By the time Walter Johnson, by accident or force of habit, or possibly subconsciously moved by the telepathic message of the ticker, approached the little instrument the slump in stocks had taken on the proportions of a panic.

"Great Scott! Fifty-eight for Steel!"

"No!" incredulously shouted Lane.

"It'll never do!"

"Yes, but ——"

Walter Johnson, forgetting that Mr. Garrettson was a man who liked to do things in his own way, rushed out of the private office and began to give out buying orders to the better-known of the Garrettson brokers—they kept some of these for the effect of obvious "Garrettson buying." It was all the firm could do to check the decline. No matter what had happened, the house of Garrettson must not lie about it! Silence, yes; untruth, never! And yet silence might be taken as corroboration of the awful stories. He could not say that the great Garrettson was alive and could not say he was dead. He must not mention Hotel Cressline. A trying situation! To the news-agency men, who would put out the news on the Street, from whom also the daily papers would get it, he said very calmly and impressively:

"I know of no reason why anybody should sell Consolidated Steel. The iron trade is in excellent shape; the company is doing the biggest business in its history at reasonable but remunerative prices, and we consider the stock a good investment. We deprecate these violent speculative movements. They are designed to frighten timid holders. I advise every man who owns Consolidated Steel stock to hold on to it."

"But about Mr. Gar——"

"Not another word!" he said firmly with a smile that was a masterpiece of will power.

The newspaper men translated it: "Not a word about W. H. Garrettson!" And in the Stock Exchange a similar construction was put upon the message. What was wanted was to know whether the great Garrettson was dead or not—the kidnaping was by now accepted as a fact!—and if so what would be done with the enormous Garrettson holdings of Steel. Wherefore the traders sold more of the same stock—short—and the bona-fide holders could develop no conviction strong enough as to the wisdom of holding on, so long as the price continued to go down.

Jenkins arrived at the Cressline in time to find Doctor Pierson engaged in a fight with the office force, who would not show Suite D to him or send up any message. But Jenkins, who in his youth had been a book agent, succeeded in inducing the management to break open the door after repeated knocking brought no response from within.

They found nobody in Suite D. Mr. Garrettson had vanished! But they found on the bureau a long lavender automobile veil.

Jenkins and Doctor Pierson stared at each other in perplexity. At length Jenkins, red and uncomfortable, said to Doctor Pierson:

"I came up as soon as I got your telephone message; and ——"

"I never telephoned you!" interrupted Doctor Pierson.

"Why, you said ——"

"I didn't say it. I came up here because I got a message from the hotel—or so the voice said—to see Mr. Garrettson, who had been taken suddenly ill in Suite D. His companion, a young lady, was with him."

"Damn!" said Jenkins with an uneasy look. He bethought him of the office, hastened to the telephone and told Walter Johnson all about the fake messages and Doctor Pierson's story.

"That was to throw us off the scent. Con. Steel has broken ten points, and ——"

"It's a bear raid then!"

"Yes. But have the bears got W. H. Garrettson? If so, where? Hurry down!"

Meantime in the office of Richards & Tuttle Mr. Robison was carefully following the course of the stock market. The lower Steel went the higher Robison rose in the estimation of the firm, the customers and the office boys.

In one of the interludes between the slumps George B. Richards asked in a voice which one might say sweated respect:

"What do you think now, Mr. Robison?"

The office had been doing a great business and the big room with the quotation board that took one side was crowded with customers. These customers, with eyes that shone greedily, drew near and frankly listened to the colloquy. They were all happy because they were all short of Steel, and they were all short of Steel because a mysterious stranger had scented a strange mystery ten minutes ahead of Wall Street.

"Yes?" said Mr. Robison absently.

"What do you think now?"

"What do I think now?" repeated Mr. Robison mechanically.

"Yes, sir," said George B. Richards, in the tone of voice of an office boy about to ask for a day off. Robison stared unseeingly at the broker. Then, with a little start, he said so distinctly that every listening customer heard very plainly:

"I have not changed my opinion. When I do I'll let you know."

"It looks to me," persisted Richards, fishing for information, "that they can't keep on going down forever."

"No—not forever," assented Mr. Robison calmly.

"Maybe the bottom is not far off."

"Maybe not."

"If a man bought now he might do well."

"Then buy 'em."

"Still, until we know just what is back of this break it isn't safe to go long."

"In that case," said Mr. Robison with a polite nod of the head, "don't buy 'em."

Richards did not persist, and with an effort subdued the desire to say "Thank you!" in a most sarcastic tone of voice. The disappointed customers drifted away. To be told when to begin making money is great, but any experienced stock speculator will tell you that it is even more important to be told when to stop making it. The tale of the Untaken Profit is the jeremiad of the ticker-fiend.

Con. Steel was down to fifty-five and beginning to show "resiliency," as financial writers used to say, when an office boy rushed to Mr. Robison's side. The lad's face shone with pride at being the bearer of money-making news to the most distinguished of the firm's customers, whose paper profits at that moment were about one hundred thousand dollars.

"Mr. Robison!" he said in the distinct, low voice of one who is accustomed to repeating confidential messages in a crowded room. The other customers, who were still hopeful of getting the tip when to cover, looked at the boy's lips and listened strainingly to catch his whispered words.

"Speak up, my boy. I am a little hard of hearing," said Mr. Robison through his nose, with a pleasant smile. The customers, to a man, blessed the catarrh that caused the deafness which would give them the tip they all expected.

"The photographer says the pictures came out very fine indeed." The looking and listening customers, to a man, murmured: "Stung again!"

"Wait a minute, my lad. Here!" and he gave the office boy a five-dollar bill and a small envelope.

"Thank you very much, sir," said the boy. He put the five dollars in his pocket, beamed gratefully on Mr. Robison, gazed pityingly at the customers and looked at the envelope. It said: "Mr. Richards."

He gave the envelope to Mr. Richards, who had retreated into the private office. The broker opened it. It contained one of Robison's slips, on which was written:

Buy twenty thousand Con. Steel at the market. J. B. ROBISON.

Richards rushed the order to the Board Room. It helped to steady the price. Presently Mr. Richards approached Robison and sat in the empty place beside him. Feeling that they were not wanted, two polite customers moved away, ostensibly not to hear; but they tried to listen just the same.

"Your order is executed, Mr. Robison." Mr. Richards whispered it out of a corner of his mouth without turning his head, all the time looking meditatively at the quotation board.

"Got the whole twenty?"

"Yes."

"Good!"

"Do you think ——" began the broker in a voice that would make flint turn to putty.

"I do!" cut in Robison. "I do, indeed! There is no telling what has happened. The sharpness of the break was intensified by two facts." He had unconsciously raised his voice. A startled look fastened itself on the seventeen faces of the seventeen customers who were short of Steel. The seventeen owners of the faces drew nearer to Mr. Robison, who, apparently unaware of having another listener than Mr. George B. Richards, went on, nasally but amiably: "By two things: First, the mystery. What has become of Mr. W. H. Garrettson? Second: If the great

Continued on Page 26

"No Hero—Just a Plain Chump, Full of Dirt and Soot and Mud"

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PHILADELPHIA, NOVEMBER 23, 1912

Consider the Pea-Splitter

SCHEDULE G of the Tariff Act imposes a duty of forty-five cents a bushel on split peas—notwithstanding which we import a few bushels of that commodity from Germany every year. Now Germany imports peas from Russia, splits them and sells the divided product—a little of it to the United States. And in order to encourage pea-splitting the Fatherland gives exporters of the article a certificate that may be used in paying import duties.

Some patriot engaged in the split-pea industry discovered this iniquity and reported it to Washington. For weeks the State Department conducted a solemn negotiation with the German Empire, and finally handed down a decision to the effect that the certificates Germany gives exporters amount to a bounty; wherefore it is incumbent upon this country, under the Payne-Aldrich Law, to levy a still higher duty on split peas imported from Germany. Late in October the German ambassador, Count von Bernstorff, returned to Washington, and at the urgent request of German diplomacy the State Department consented to postpone action until November twentieth; so, at this writing, it is uncertain whether we shall be obliged, figuratively speaking, to pull the Kaiser's nose, or whether the combined diplomatic, fiscal and economic talents of the two nations may find an amicable way out of the crisis. The importance of the case to the United States is about the same as that of a postage stamp to Mr. Carnegie.

This illustrates one of the saddest results of high protection. The moment you give a producer high protection, he begins to imagine that his prosperity is absolutely dependent upon it, and that to knock two per cent off the duty will plunge him into utter ruin.

Supply and Demand

EVERY few days farmers, especially cotton-growers, are solemnly warned against coöperating to control prices, on the ground that prices must be left to supply and demand.

The play of supply and demand has relatively little to do with fixing the price of anything. It governs fluctuations in price, which are usually only a small part of the total price. Probably at this writing the demand for coal, relatively to the supply, is much stronger than the demand for diamonds, but coal doesn't sell higher than diamonds. It would be absurd to say a table costs fifty dollars and a chair five because the demand for tables, relatively to the supply, is ten times as strong as the demand for chairs. The first factor in fixing price is the cost of production.

Farmers are quite right in insisting upon the first and greatest factor cost of production. Moreover, their coöperative plans, instead of flying in the face of the law of supply and demand, work in conformity with it. They propose to control fluctuations in price precisely by controlling the supply. Only that part of the supply that is offered on the market, or that buyers believe will soon be offered, affects price.

For practical purposes, billions of tons of coal under the ground have no influence on the price. The Brazilian coffee valorization scheme, for example, has controlled fluctuations in price by controlling supply. If the Steel Trust management operated its mills always at full blast, offering the products right and left at whatever buyers would bid—with a blind and simple-minded notion that it must leave prices absolutely to the law of supply and demand—it would be brought before a commission in lunacy.

Ancient American Socialists

NORTH of El Paso, the United States Reclamation Service is building Eagle Dam, by which the largest artificial lake in the world will be created and a big area of arid land made fruitful.

Professor Hess, in an article in the Journal of Political Economy, calls it "the most daring and extensive reclamation project ever undertaken"—and no doubt we are all duly proud of it.

Yet, when Coronado's men visited the same region, two generations before the Mayflower sailed, they found irrigation works which, in proportion to the financial and mechanical resources of the people who constructed them, were far more wonderful, and which had been in successful operation for hundreds of years.

Ethnologists believe this Salt River Valley contained a dense population, with highly developed agriculture, as long ago as the eleventh century, before William the Conqueror invaded England. Near Phœnix are the remains of a prehistoric irrigation system involving a tunnel through hard rock, and a twenty-mile canal over unusually rough country.

On Clear Creek another system distributed water over twelve hundred acres. Considering what these ancient Americans had to work with, and what we have to work with, our Eagle Dam looks rather pindling.

We cheerfully give the Socialists whatever benefit there may be in the fact that these ancestors of the Pueblos were undoubtedly communists. Only by the coöperative effort of the whole community could they have accomplished such works.

We should remember that it was not until we tackled reclamation in the communistic manner—by the coöperative effort of society acting through the Government—that we made any substantial progress toward restoring the desert to the fruitful state they established. An every-man-for-himself polity may work on fat soil where the task is easy, but not where great obstacles are to be overcome.

Money Thrown Away

WOULD you like to own a gold mine—one of the richest gold mines in the world, say?

Well, if you did, and if you ran it as you run your present business, the chances are about seven out of ten that you would go broke. The Transvaal, of course, is far and away the greatest of all goldfields. In nine months of the current year it produced nearly seven million fine ounces, breaking its own and all other records; and in five years it has produced more than two-thirds as much as the mines of the world yielded during the whole eighteenth century.

A great deal of this Transvaal gold, however, is extracted from mines that yield only half an ounce to the ton—that is, only about one seventy-five-thousandth of the material handled is gold. And the ore in some mines that are worked at a profit yields only two dollars and a half in gold to the ton—one part in three hundred thousand. Obviously this means the finest economy.

Imagine a farmer or grocer who got his profit from one part out of three hundred thousand! As farms and groceries are generally conducted, there would be a deficit of about a hundred thousand.

It is tolerably well known that Transvaal mines are scattered all over this country—only our slack economy lets the gold go to waste.

Preventable fires, for example, destroy more than twice as much as our gold mines produce. If there were the same nice economy in all our businesses that there appears to be in gold-mining we could soon buy the earth. How many profit units out of three hundred thousand total units are your affairs yielding?

Capitalizing Losses

THE direct money cost of the war between Italy and Turkey is estimated at only a quarter of a billion dollars, which is surprisingly cheap as wars go. Presently, no doubt, some bonds will be issued and sold, interest on them will be raised by taxation, and hardly anybody will remember that a quarter of a billion dollars has been burned up.

Say you have a thousand dollars to invest: You can buy a railroad bond or a Government bond. They look about alike, but the essential difference between them is like that between putting a thousand dollars into seed with which to grow a crop and making a bonfire of it. Virtually all the money that goes into Government bonds that were issued for war purposes, as nearly all Government bonds were, is dead loss. It doesn't even buy a dead horse, because a dead horse may be skinned with profit; and, though contractors skinned the war, there is no profit to the community in that. Of course you get your interest, but it is simply extracted by taxation—not "earned," as money that goes into a railroad bond earns interest by assisting in the production or distribution of useful goods. Imagine ten billion dollars, cash in hand, to be used in promoting people's welfare! What might not be done with it? Ten billions is about the sum of French and British national debts, mostly representing money burned up in war. The bond device merely glosses over the fact.

The Burdens of the Rich

A LAMENTABLE situation has arisen in New York. Value of real estate in that city has gone up more than three billion dollars in eight years. That ought to be pleasant for landowners. But as value rises assessments and taxes rise too; and a powerful federation of landowners now declares that the outrageous rise in taxes, consequent upon rise in values, has simply got to stop. In order to relieve real estate from this intolerable burden, the federation proposes that land used for charitable, educational and religious purposes—now exempt—be taxed; also that taxes be imposed on all overhanging signs, on each thousand dollars' worth of goods manufactured in the city, on the contents of dwellings; that special taxes be levied on automobiles; and that citizens be required to pay an occupation tax.

Apparently, if it were left to the federation, everything would be taxed—except real estate. Professor Seligman has pointed out that the whole history of taxation consists of the efforts of each interest or class to shift the burden upon other interests or classes. Generally speaking, the richer any particular interest or class is, the more powerful it will be; and the more powerful it is, the greater success it will meet with in its efforts to shift the burden upon somebody else. This is why our tax laws are mainly a hodgepodge of inequality and iniquity. The whole subject needs overhauling from the ground up.

Making Work Pleasant

UTOPIANS dream of a time when a great part of the world's work will no longer be drudgery. Machinery, they say, will perform all the really disagreeable tasks and labor will be so idealized that every man will be infatuated with his job.

It is an amiable dream, but we take no stock in it. Only work that engages the imagination and gives variety ever was or ever will be attractive for its own sake. Doing the same thing over and over is irksome, and with the cunningest machinery there must be a lot of doing the same thing over. In Utopia—in 3012—we opine, imaginative jobs will be about as scarce as in Pennsylvania in 1912.

For about nine men out of ten, the only way to lessen the drudgery of work is to give them as agreeable surroundings as the work permits, and then shorten their hours. The mass of the world's workers, we believe, will never get relief from numbing monotony in any other way.

All spouting about the beauty and dignity of factory labor is mere moonshine. This labor is simply necessary—necessary for society because the work must be done, and necessary for the laborer because he must earn a living. The only practicable compensation is to release him from the monotonous task as early in the day as possible, giving him the greatest possible margin of free time in which to enjoy and improve himself.

Better Banking for Farmers

AMBASSADOR HERRICK'S report on agricultural borrowing in Europe passes rather lightly over one important phase that farmers and country merchants in the United States should keep in mind.

The thousands of local coöperative credit societies, or coöperative banks as we should call them, that were organized in Germany during the last half of the nineteenth century were very beneficial to small borrowers—farmers, country merchants and artisans in towns—who had enjoyed small credit facilities before. But there was an important defect in the system until the Central Bank for Coöperative Societies was organized, under Government supervision, in 1895. This central bank, linking up and coördinating all the little local concerns, greatly improved the system. If the local demand for funds is heavy in one district and light in another the central bank equalizes conditions by drawing money from one district for use in the other. If the demand for money is heavy in the country generally—say at crop-moving time—the central bank rediscounts paper of the local institutions and borrows for them at the financial centers on better terms than they could secure for themselves. There could not be thoroughgoing coöperation unless the coöperative banks coöperated among themselves through a central organization.

What the United States needs, first of all, is thoroughgoing coöperation among existing banks through some central banking organization.

WHO'S WHO—AND WHY

Serious and Frivolous Facts About the Great and the Near Great

The Minute-Man of the Senate

LET me set the senatorial scenery for you, and then we'll put on one of the regular shows.

It is a hot afternoon. The morning-hour business has been disposed of and the Senate has under consideration bill Number 5647, which provides that all holes in Swiss cheese must be of a uniform grade of fineness according to the Dutch standard, or something like. The Honorable Porter J. McCumber, of Wahpeton, North Dakota, is doing a Cubanola glide with the language in the way of a profound discussion of certain aspects of the alarming mortality of goldfish as observed by the pisciculturists of the nation, the same leading up to a precise series of articulations showing the necessity, therefore, for another fish hatchery in the imperial state of North Dakota, to be located preferably at Wahpeton.

To be sure, there is only a rather remote connection between the holes in Swiss cheese and the alarming mortality of goldfish, but there is as much as is generally observed between the matter under discussion and the discussions of the matter in the Senate. It is a free and unlimited forum of debate and sustained conversations, and P. J. has seized on this opportunity to say a few words for his hatchery project.

"Mis-ter Pres-i-dunt!" articulates P. J. "I feel im-pel-led to ob-serve that this quest-shun is of vital im-por-tance, Mis-ter Pres-i-dunt—of tran-scen-dunt im-por-tance; for the Con-sti-tu-shun clear-ly provides that ——"

While the Honorable P. J. has been talking the other senators have been doing everything else that can be imagined save listening. Not one of them has heard a word—apparently. But, as P. J. utters that beautifully articulated "Con-sti-tu-shun," the Honorable Isidor Rayner, who has been sitting in profound thought, his head sunk on his breast, apparently oblivious to his surroundings, suddenly rises and observes:

"Mister President!"

The weary vice-president emits his weary patter: "Does the senator from North Dakota yield to the senator from Maryland?"

P. J. turns and beams on the senator from Maryland.

"I do," says the senator from North Dakota genially.

It is observed that the Honorable Isidor is very stern and set in demeanor. He looks as if a grave problem were impending or impinging, or im-something. It is a tense moment.

"Mr. President," declaims the Honorable Isidor. "I cannot sit idly in my seat in this august assemblage and hear the Constitution of the United States referred to in this manner! Mr. President, the Constitution of the United States, that sacred document by which the fathers guaranteed our lives and liberties"—fine tremolo effect here—"needs no defense at my hands; but in these days of unthinking legislation and careless statesmanship there must needs be some one who will ——"

And so on. There you have the Honorable Isidor in his great specialty—defending the Constitution. That is his particular phase of senatorial activity. That is his job. It used to be that Joe Bailey had some Constitutional aspects, but Joseph interpreted the basic law. He improved from time to time on the interpretations of John Marshall and the other well-meaning but not particularly well-informed old boys.

Rayner takes another tack. He is the defender in ordinary for that beloved affair.

An Uncanny Sense of Hearing

NO SENATOR can rise in his place or in any other place and cast any asparagus on the Constitution without a courteous rebuke from the Honorable Isidor, and a few well-chosen words—not more than six or seven thousand!—of defense. Indeed, no senator can say anything about the Constitution, even in terms of highest praise, without bringing the Honorable Isidor to his feet to say a few kind words for the said Constitoosh. Every time that bill of governmental particulars is mentioned Rayner gets his cue. No impious language shall be hurled at that, no irreverent hand laid upon it! He is there to see that the venerable and much-maltreated document is held in fitting reverence, and he sees to it to a declamatory fare-you-well.

There is something almost uncanny about the way he hears that word or any reference to that document. He may be in the Democratic cloakroom, listening to one of John Sharp's yarns; but if a senator on the floor utters so much as one syllable concerning the Constitution he hurries to the floor and rises in defense. He never misses.

He Protects the Sacred Screed from Vile Machinations

He has selected the Constitution as his ward, and he wards it from Hades to the matin meal. There was that time when Senator Rayner was proceeding, immersed in thought, toward the Capitol in a Pennsylvania Avenue car. Just in front of him sat two men discussing the death of a friend.

"Yes," said one, "poor Bill never had a chance. He didn't have a good constitution ——"

"Pardon me, my friends," orated the senator, leaning forward, "I must disagree. Let me call your attention to the fact that the Constitution is the greatest bill of rights ever devised by the brain ——"

And he walked into the Senate, after the car reached the top of the hill, and continued that speech for two hours and forty minutes by the clock, much to the amazement of the Senate, where the subject of dentists for the Marine Corps was under discussion, and the Constitution hadn't been thought about!

It must be said for the senator that when he discusses and defends the Constitution he discusses and defends with information and eloquence. He knows what he is talking about and he knows how to talk about it. Likewise he knows he knows both items, and he is pleased to observe those virtues in himself. When any other observes said attributes the senator is highly gratified. If perchance you do not observe, the senator will correct the omission for you. He likes attention—courts it, in fact.

The senator is Baltimore-born, and he has lived in that city all his life. In 1878 he was sent to the Maryland House of Representatives and later to the state Senate. He resigned his seat in the state Senate after two years, and went to the Fiftieth Congress, serving for three terms and declining reëlection for a fourth term. He was attorney-general for Maryland from 1899 until 1903, and in 1904 was elected to the United States Senate, where he has since remained, developing his line of defense for the basic law.

When he was in the House, Senator Rayner gained a reputation as an eloquent orator and a forceful debater, but his first country-wide fame came during the Admiral Schley court of inquiry. He was the chief lawyer for Schley and conducted the admiral's case in a most brilliant manner. He is a profound student, not only of the law, but of literature; and he had applied himself to the intricacies of the Schley contention for months. His task was laborious and his court was out of sympathy with him, but he fought with a determination and an effectiveness that gave him a wide acclaim, for he had the great bulk of the people with him and they applauded him enthusiastically.

He came to the Senate with this reputation as an able lawyer and an eloquent orator. A considerable portion of his service in the House of Representatives had been on the Foreign Affairs Committee, and he devoted his attention somewhat to foreign relations in the Senate, especially as to the Russian outrages on the Jews. Except when defending the Constitution his addresses are not numerous, but from time to time he makes a speech on some topic of current interest, and he always is sure of good galleries and an attentive attendance on the floor. He has a good gift of irony and satire and a highly developed method. Also, he is an able lawyer and well versed in the statutes.

And it never shall be said, so long as he is in the Senate, that any attack on the Constitution, any slighting reference to the Constitution, or any reference whatsoever, shall go unrebuked, unrecognized or uncommended. He is there for that specific purpose. Too often senators seeking to gain their ends contend in loose terms that the Constitution provides thus and so, or guarantees this and that. Here is where Rayner shines. He knows what the Constitution provides, guarantees, forbids and allows, down to the last comma; and he is on the post to inform his fellow senators in exact terms, not unmixed with a few flowers of speech, just what is what. So he informs 'em—and all is well!

He is a most courteous statesman. His manners are exceptional, his voice is pleasant, and he deprecates the use of any but pure English. His speeches are liberally supplied with classic quotations and allusions. He is quite proud of them, and sees to it that the correspondents are adequately supplied with advance copies. Being of a sensitive nature, he delights in praise and naturally feels keenly any neglect of it.

With Bailey going out and not many others remaining who have his deep reverence for the basic law, it is likely the work of defending the Constitution will now devolve almost entirely on the senator. He welcomes the task. He is there to see there shall be no sacrilege. He will rise forty times a day—if necessary—to cry: "Hold! What would you? I am here to protect that sacred screed from your vile machinations!" Which he is, being able and willing and anxious to protect in ten-minute or ten-hour lots, as the circumstances may demand.

Merely an Amateur

A MAN who lives much at hotels had some odd experiences during the strikes of the waiters in New York and Boston.

On the morning after the strike was called in New York he ordered boiled eggs in a New York hotel. The managers had hired all applicants for jobs at waiting, and the one who took this boiled-egg order was a tough person. He brought the eggs, came over and leaned on the back of the patron's chair, and said:

"Say, cul, kin I shuck them eggs fer yez?"

In Boston the waiter at breakfast was a big, burly person who seemed unfamiliar with the work. The man at breakfast ventured a mild protest.

"Aw, fergit it!" said the waiter. "I ain't no waiter. I came up here to be a strikebreaker in the truckmen's strike."

Answered at Last

A SWEDE was being examined in a case in a Minnesota town where the defendant was accused of breaking a plate-glass window with a large stone. He was pressed to tell how big the stone was, but he could not explain.

"Was it as big as my fist?" asked the nervous judge who had taken over the examination from the lawyers in the hope of getting some results.

"It ban bigger," the Swede replied.

"Was it as big as my two fists?"

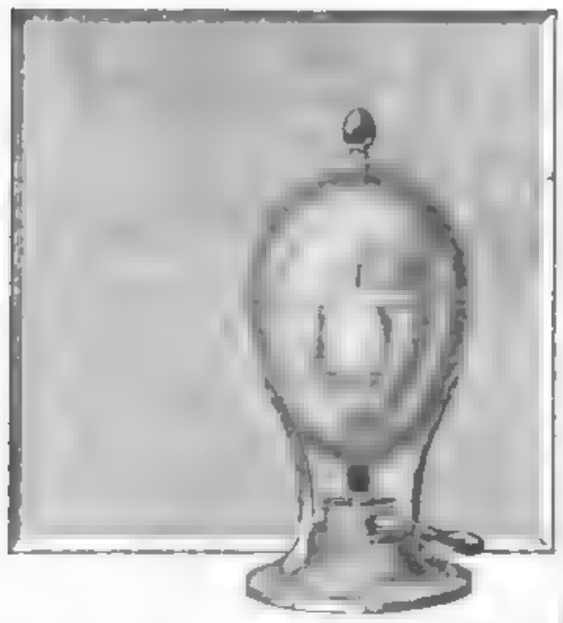
"It ban bigger."

"Was it as big as my head?"

"It ban about as long, but not so thick!" replied the Swede amid the laughter of the court.

A Painful Situation

"MY FRIENDS," declaimed an orator in the Congress Hotel during the Republican convention—"My friends, I say to you that this great Republic of ours is standing right now on the brink of an abscess!"



You know how difficult it is to boil eggs "just right."

Tick! Tick! Tick! goes the clock.

If you don't stop the boiling at the right tick the eggs are overdone or underdone.

This "Royal-Rochester" Alcohol Egg Boiler cooks eggs exactly right *without watching*

Suppose you like a three-minute boil.

You place the eggs in the holder. Put two teaspoonfuls of water in the boiler. Fill the alcohol lamp to the three-minute mark. Light up.

That is all.

When the alcohol is burned out the eggs are ready—boiled *exactly right*. No timing is needed.

The "Royal-Rochester" Egg Boiler is made of ingot copper with a "Royal-Rochester" Colonial copper finish or a Royal nickel that won't tarnish. It is a delightful convenience on the breakfast table.

To make coffee that retains all its rich flavor and aroma you must have a percolator—and a percolator of the right kind.

The "Royal-Rochester" Cold Water Percolator starts percolating as soon as placed on the stove.

Your coffee is quickly ready. It pours out clear. And my! The flavor! No trace of bitterness or "muddiness." Absolutely delicious.

The percolator is solid aluminum. The price won't bother anyone who loves good coffee.

Royal~ Rochester

Look for the "Royal-Rochester" trademark on each piece.

If you don't easily find a "Royal-Rochester" dealer in your town, write us. We will send his name.

From the "Royal-Rochester" line of percolators, egg boilers, baking dishes, toasters and other kitchen necessities it is easy to select a handsome wedding gift.

ROCHESTER STAMPING CO., Rochester, N. Y.
New York Show Room, Fifth Avenue Bldg., cor. 23d Street.

Look for this Trademark

Stamped on each piece

THE PANIC OF THE LION AND THE PESSIMIST

(Continued from Page 23)

Garrettson has disappeared it must be because of a worse-than-death. Many things can be worse than death in the stock market—failure, for instance."

"Oh, but that's out of the question."

"Yes, it is! So is the disappearance of W. H. Garrettson, one of the best-known men in America, in broad daylight, in a crowded and very efficiently policed city thoroughfare."

"Yes; but a failure——"

"When the Baring Brothers failed Englishmen the world over wouldn't believe it. They couldn't fail, you know!"

"Do you think——"

"No, I do not. I was merely objecting to the habit of loose assertions so characteristic of Wall Street. I told you to what two things I ascribed the sharpness of the break. Mystery is the greatest of all bull cards, as you all know. It may also be made to work on the bear side. Now it isn't likely that anything serious has happened to Mr. W. H. Garrettson. There would be no sense in murdering him—not even by a stock speculator; but, even if he is dead, the break in the Garrettson specialties has by now discounted that sad contingency. Therefore I should say prices ought to be touching bottom; and what ought to be generally is, in the stock market. I fancy we'll hear, one way or another, very soon now. If the news is good the price of Steel will rebound smartly. If it is bad we'll at least know what to look to, and with the elimination of the mystery there should be a cessation of the selling. There will follow a rush to cover and then—— There you are! I believe it's begun already. Fifty-nine; and a half; sixty; sixty-two! Get 'em back!"

The seventeen shorts in the room rushed to give their orders to cover and gloomily watched the massacre of the bears as melodramatized in figures on the quotation board.

Sixty-three! Sixty-five! Sixty-seven! Higher than it had been before the newspaper extras came out! Big blocks were changing hands. W. H. Garrettson & Co. were buying the stock aggressively, even recklessly now. Somebody must pay—and it wouldn't be the firm.

Amos Kidder rushed into the office.

"He's found!" he yelled excitedly, addressing Mr. Robison.

"Where was he?" asked Mr. Robison very calmly.

"At home—damn 'im!"

"Why that, my boy?"

"He won't talk—says he was in his library all the time."

"We know better than that—don't we, Kidder?" said Robison with a smile.

"Yes; but you don't have to print the official statement as though it were the truth, and I have. How can I say he lied when I can't prove that he wasn't in his library? If I knew the whole truth——"

"The whole truth?" echoed Mr. Robison with the shade of a smile.

"Don't you know it?" Amos Kidder shot this at Mr. Robison suspiciously.

"Don't make me laugh, Kidder! Nobody knows the whole truth about anything. Take dinner with me tomorrow night—will you?"

"Yes." There was a smoldering defiance—it wasn't suspicion exactly—in the newspaper man's voice and eyes.

"Good for you! Mr. Richards, please sell my Steel."

"Now that Garrettson is——"

"Yes, now—at the market, carefully. Have I doubled my money in a week?"

"Yes."

"I told you I would."

"An accident is not a fair test of——"

"An accident is not a fair test of anything, because there is no such thing in the stock market as an accident! The sooner you let that fact seep in the better it will be for the bank account of your children. I must be going uptown now. Good night, gentlemen."

VII

AS EARLY as practicable the next day, after the interest had been figured out to the ultimate penny, Mr. James Burnett Robison was informed by Mr. George B. Richards that he had to his credit the sum of $268,537.71 with the firm.

"I've won my bet!" murmured Mr. Robison, staring absently at the broker.

"You have indeed, Mr. Robison." Richards spoke deferentially.

"H'm! I hope I can induce Ethel to—— Mr. Richards, I'll thank you to sign this paper. There is a notary public upstairs."

This was the document:

"To whom it may concern:

"This is to certify that on July 18, 1912, Mr. James B. Robison opened an account with the firm of Richards & Tuttle, bankers and brokers, members of the New York Stock Exchange, by depositing with them the sum of one hundred thousand dollars. On July twenty-third he closed this account, which showed a net profit of $168,537.71. A copy of the itemized statement, showing purchases and sales of stocks and prices paid and received, will be given to any one upon an order from Mr. James B. Robison.

"For Richards & Tuttle:
"George B. Richards."

When Mr. George B. Richards had signed this certificate Mr. Robison said amiably:

"If you wish I'll give you, in return, a letter testifying to the pleasure it has given me to trade in an office where they let customers more than double their money in one week."

"Thank you. I hope you are not going to withdraw your account."

"And I hope you will send and get me a hundred thousand dollars in new, clean hundred-dollar bills to give to the beneficiary of my wager. I told you it was easy to make money in Wall Street. You wouldn't have given me a certificate of sanity a week ago. What?"

"Oh, yes, I would. But if you don't think my curiosity impertinent——"

"All curiosity in a stockbroker is a sign of intelligence; and intelligence, my dear Mr. George B. Richards, is never impertinent." Mr. Robison smiled with such amiable sincerity that Richards felt flattered enough to blush.

"Thank you. But there is one thing I don't understand——" The broker paused; he was about to inquire into the personal affairs of a profitable customer. He did not wish commissions to stop.

Mr. Robison bowed his head acquiescingly and said:

"It is always wise for a man to have a number of things to wonder about. It affords occupation during idle moments, gives the mind healthy exercise, and, indeed, maintains a salutary interest in life. Humanity loves knowledge, but is fascinated by mystery. Is life interesting to you? Yes. Why? Because it is so important and you know so little about it. Is death interesting to you? Yes. Why? Because of death you know only the first letter of the first word of the first line of the first chapter of a big, black book—Mystery! . . .

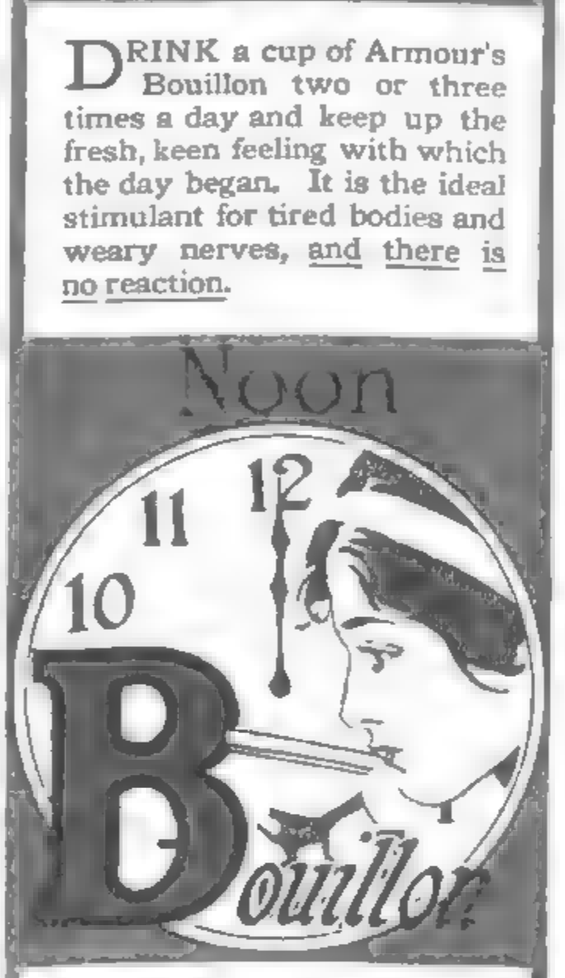
"My dear Mr. Richards, by all means don't understand! I'll drop in later in the day for the hundred thousand dollars. Meanwhile pray continue to be mystified and unhappy, but interested, and believe me your sincere friend and well-wisher, James Burnett Robison."

With these words the man who looked like a Paris dude and talked like an actor with the voice of a Down-East farmer, whose speech suggested insanity but whose deeds yielded him twenty-five thousand dollars a day, walked out of the office of his brokers.

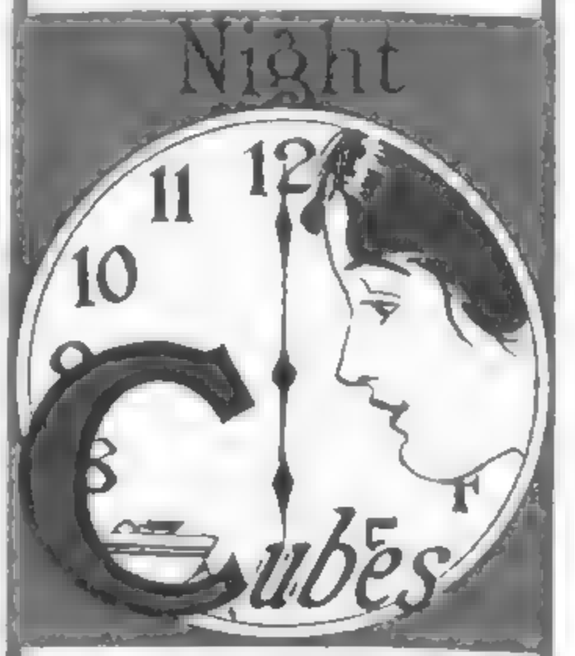
A few hours later he received ten bundles of hundred-dollar bills, which he carelessly stuffed into his coat pocket and then asked for a check for his balance. When George B. Richards regretfully complied and lachrymosely hoped Mr. Robison would reconsider his decision to close the account Mr. Robison answered very impressively:

"My dear Mr. Richards, if you were Rockefeller would you work in a glue factory for the pleasure of it? I don't need money and I hate the marketplace. If ever I decide that humanity needs more money than I personally possess I'll come back and take it out of Wall Street through Richards & Tuttle, at one-eighth of one per cent commission and the state tax.

DRINK a cup of Armour's Bouillon two or three times a day and keep up the fresh, keen feeling with which the day began. It is the ideal stimulant for tired bodies and weary nerves, and there is no reaction.



DROP a cube in a cup of hot water and you have without further trouble a delicious broth, beef (or chicken), with vegetables, perfectly seasoned. The greatest possible pantry convenience for family and guests. Send for free samples.

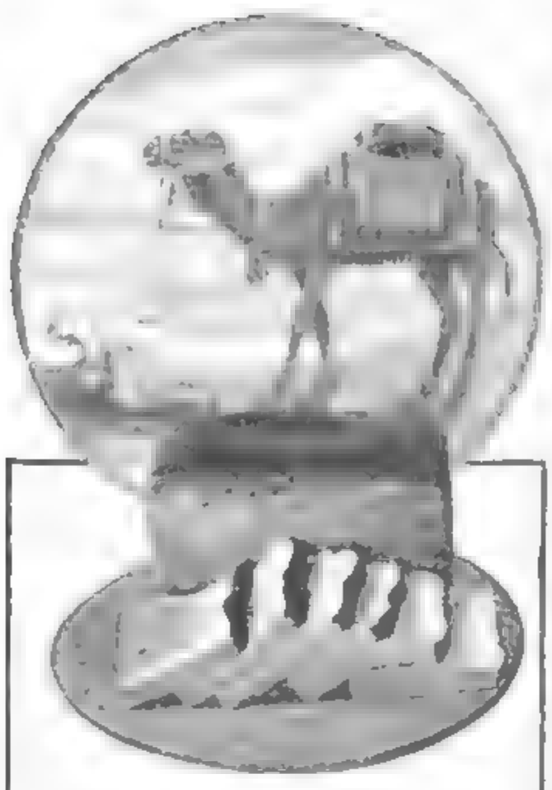


In boxes of 12—30c. Also in boxes of 50 and 100

ARMOUR & COMPANY

Department 232 CHICAGO

Armour's Art Calendar for 1913—Four beautiful pictures by Penrhyn Stanlaws, size 11 x 17. Send us two 2c stamps with a blue coupon from a box of Armour's Bouillon Cubes or send us 25c in stamps and we will send the calendar. A large proof of any of the four subjects 25c. The entire set, including the calendar $1.00



On Baking Day

it's so hard to think of something *new*. You'll have a food that is both unusual and healthful if you make

Dromedary Date Bread

Mix 2 cups scalded milk, one-third cup sugar and 1 tablespoon salt. When lukewarm, add 1 y[illegible] Set w[illegible] with cup l[illegible] [illegible] cups entire w[illegible] [illegible] [illegible] [illegible] wet. Allow to rise un[illegible] livide into [illegible] allow to rise [illegible] in moderate oven one hour.

This is only one of the almost endless variety of fine dishes and desserts to be made with

Dromedary

from the Garden of Eden

Dates

They are soft and luscious—the pick of the crop in Arabia's finest date gardens. They come to you fresh, moist and clean in our special dustproof package. An ideal confection and an easily digested food.

Book of 100 Prize Recipes

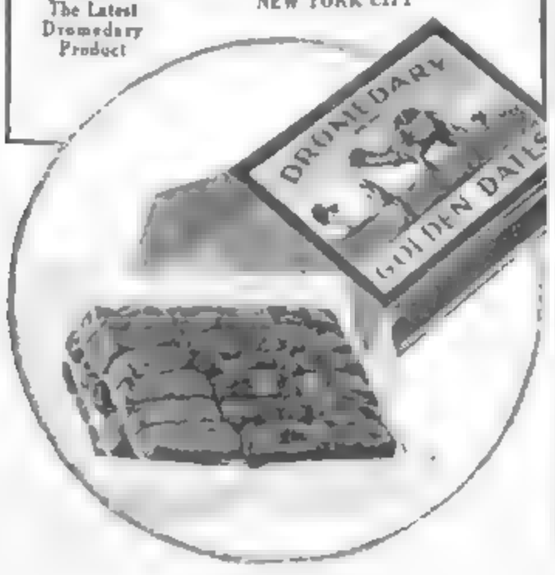
sent free on receipt of dealer's name. If unable to get Dromedary Dates at your grocer or fruit store,

Send 10c for Special-Size Sample Package

Ask dealer also for Dromedary Figs, and especially **DROMEDARY Fresh Keeping COCOANUT**, the kind kept **continuously fresh** by the new [illegible] Sample of the cocoanut FREE

THE HILLS BROS. CO.
Dept. K, Beach and Washington Streets
NEW YORK CITY

The Latest Dromedary Product



Good day, sir!" And he left. Mr. Richards remembered just afterward and wondered, without shaking hands.

VIII

AMOS KIDDER dined with Mr. Robison that evening at Mr. Robison's hotel, the Regina.

"Americans," explained the host, "always flock to the newest hotel on the theory that material progress is infallible and that the latest thing is necessarily the best thing. But cooking is not sanitary plumbing; it is an art! I am here not because of the journalistic, Sunday-special character of the filtered air and automatic temperature adjusters of this hotel, but because I discovered it had the best chef of all New York here. The food," he finished with an air of overpraising, "is almost as good as in my own house. Have you any favorite dishes or doctor's diet to follow?"

"No, thank Heaven! I'll eat and drink whatever you'll order," replied the newspaper man.

"Thank you, Kidder—thank you!" said Mr. Robison with an air of such profound gratitude that Kidder forgot to laugh. "I was hoping you would leave it to me to order the dinner; in fact, it is ordered. Thank you!" And he beckoned to the *maître d'hôtel*, who immediately hastened to the table and covered his face with a mask of extreme respectfulness. "You may begin to serve the dinner, Antoine," said Robison simply.

"Dewey at Manila!" thought Kidder, impressed in spite of himself. His Wall Street work and his friendship with millionaires had accustomed him to all sorts of extravagances, but he admitted to himself he had never eaten so unconsciously well in his life. Emboldened by the dinner and the heart-warming wine, and his own growing affection for the curious man who said remarkable things through his nose and did remarkable things in a remarkably matter-of-fact way, Kidder was inspired to say over the coffee:

"I'd like to ask you two questions—just two."

"That's one more than Carlyle, who said that man had but one question to ask man, to wit: 'Can I kill thee or canst thou kill me?'"

"O king, live forever!"

"Thanks. Shoot ahead."

"Did you know what was going to happen or were you really betting on the chance that Garrettson's absence meant something serious?"

"There is, my dear boy, no such thing as chance. Irreligious people have invented chance to fill in a hiatus otherwise unbridgeable. Right, my boy!" And Robison nodded.

"Your talks with Richards were mighty mysterious," said Kidder with an accusing tone of voice he could not quite control.

"So is the internal economy of a bug mysterious."

"And your talk about the Lion eating the man and the International Cribbage Board ——"

"But not exactly criminal, eh?"

"No; but ——"

"Kidder, my rhetorical eccentricities are of no consequence. Suppose you call it a harmless desire to give to myself the importance of the inexplicable, or even an intent to confuse impressions by making the mind of the broker dwell more on the mysteriousness of the customer than on the possible meaning of that customer's trading. Do you wish me to tell you that I have a system for beating the ticker game? Because I shan't! But that I go about my business scientifically you yourself have seen. At least you are witness that I have won."

"Yes; but ——"

"What's the second question?"

"There isn't a second if you won't answer the first," said Kidder with the forced amiability of the foiled.

"I have answered it. What you really wish is a detective story. Suppose we imagine. The only real people are those that live in our minds. Now let us wonder what happened to Garrettson and why he will not tell. Here is an incident that precipitated a slump which had the semblance of a panic—short-lived though it was—that caused mental anguish to his friends, relatives and associates; and yet that great genius of finance, Wall Street's demigod, says nothing."

"He says he was in his library."

"We know he lies. That makes it more serious. Why does he lie? What compels

Here's one more way:

PREPARE Campbell's Tomato Soup in a chafing-dish if you choose.

Serve it plain or with cold chicken and rice—or breasts of birds or cold lamb and rice—warmed over with it in the chafing-dish.

This shows how easy it is to prepare an appetizing repast with

Campbell's
TOMATO
SOUP

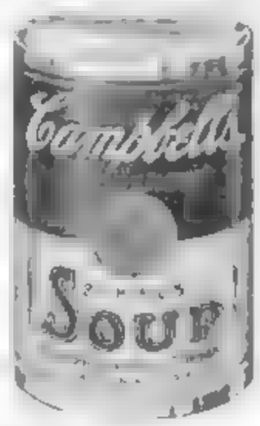
And there are endless such simple combinations. For a ladies' luncheon, a Sunday-night supper or an informal company-supper there is nothing quite takes the place of this tempting soup. And for the maid's day out, for wash-day, house-cleaning day and all sorts of unexpected emergencies, it adds zest and relish to the plainest meal.

Order it by the dozen. That's the practical way.

Cross Miss Muffin
Returns from cabin
A smiling, gay joy-rider,
Though her "mobile"
[illegible]
[illegible]

21 kinds
10c a can

Asparagus	Julienne
Beef	Mock Turtle
Bouillon	Mulligatawny
Celery	Mutton Broth
Chicken	Ox Tail
Chicken-Gumbo (Okra)	Pea
Clam Bouillon	Pepper Pot
Clam Chowder	Printanier
Consommé	Tomato
	Tomato-Okra
	Vegetable
	Vermicelli-Tomato



Look for the red-and-white label

Brighten your kitchen and lighten your labor by using a Set of

"Wear-Ever" Aluminum Utensils

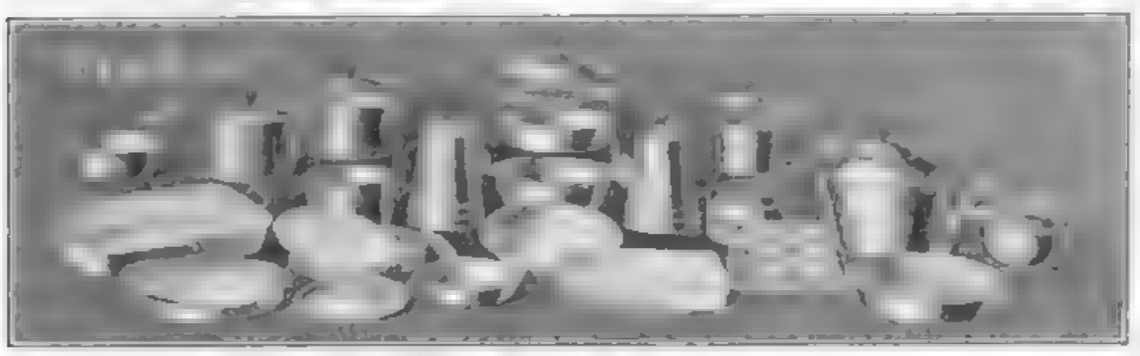
For Christmas a Set of "Wear-Ever" utensils is a pleasing gift—more pleasing than one can realize who has not learned to

Replace utensils that wear out with utensils that "Wear-Ever"

Go to your dealer for a Set of "Wear-Ever" utensils which will suit your particular requirements. He will quote you a "Set" price—which, because of transportation charges, may vary somewhat in different parts of the country.

If not obtainable at your dealer's, any Set shown below will be sent, transportation prepaid (method optional with us), to any express or freight station in the United States or Canada upon receipt of price. But bear in mind that we will not fill orders received from territory in which a dealer sells "Wear-Ever" utensils.

"Wear-Ever" Set A—$25.10



"Wear-Ever" Set B—$20.05

"Wear-Ever" Set C—$15.15

"Wear-Ever" Set D—$12.85

For booklet showing other "Wear-Ever" Sets write, "Send Catalog No. 23." Sample one-quart "Wear-Ever" Sauce Pan will be sent, prepaid, upon receipt of 15 two-cent stamps (30 cents), if you state name of dealer from whom you buy cooking utensils.

THE ALUMINUM COOKING UTENSIL CO.
Dept. 18, New Kensington, Pa.
or NORTHERN ALUMINUM CO., Ltd., Toronto, Ontario
Distributing Agents for Canada

WEAR EVER
ALUMIN UM
TRADE MARK
Mark of the Highest Quality—on the bottom of every utensil.

so powerful and courageous a man as the great Garrettson to lie?"

"I don't know."

"You ought to; there is only one thing."

"Do you mean fear of a petticoat scandal?"

"No; because Garrettson does not fear that. Being highly intelligent, he protects himself against all possibility of scandal. No. It is something else. It's fear!"

"Of the alleged kidnapers?"

"No. He doesn't fear men. But he might fear ——" He paused.

"What?" eagerly asked the newspaper man.

"Ridicule!"

Kidder aimed what he fondly hoped was a piercing glance at Mr. Robison. He discovered nothing. Mr. Robison had a far-away look in his philosophical eyes.

"It's too much for me," finally confessed Kidder, hoping that the frankness of his admission might induce Mr. Robison to speak on.

"You have what I may call the usual type of mind. You look at usual things in the usual way. And yet the application of well-known principles to well-known people seems to benumb your usual mind most unusually. Now what do you gather from the Garrettson episode?"

"Nothing, unless it is that you made a lot of money by what seems to be a most unusual succession of coincidences."

"Your voice," said Robison with a sort of sedate amusement, "exudes suggestions of the penitentiary. The idea of law and order has become an instinct. The lawful is usual. The unusual, therefore, is unlawful. It puts the blessed era of scientific anarchy as far off as the old maids' millennium—or as the abolition of stupidity among bankers and ——"

"And newspaper men—what?" Kidder prompted pleasantly. "Don't mind me. I enjoy it."

"Kidder, you are a nice chap! That's why I asked your Paris man for a letter of introduction to the financial editor of his newspaper. It gave what I as a stranger needed in Wall Street. It was easy to get. It is an American failing to give such letters promiscuously, because we are an irresponsible people. I have, I suppose, voiced a suspicion of yours about me?"

"I did not have it. I have it now however."

"If we talk about poor me any longer you'll be asking for my aliases and my Bertillon measurements. Now let's get to Garrettson. We know he left his house in his carriage at his usual hour and that he did not arrive at his office. We have the evidence of his coachman—a man above suspicion—of the newspapers and of the cigar ashes. We know, for you heard Jenkins call up the house, that Mr. Garrettson was not at home. We know that his disappearance must have been connected with alarming circumstances or his partners would not have been so badly upset as to allow that reputation-shattering slump in the Garrettson shares—led, I am thankful to say, by Consolidated Steel. We know that Jenkins rushed uptown to the Cressline Hotel and found Doctor Pierson, but no Garrettson there, as had been tipped off, thereby increasing the mystery or suggesting that a bear clique was at work and was taking advantage of the obvious possibilities of the situation. Merely out of curiosity I found out that the hotel people had rented Suite D to a man calling himself W. H. Garrettson, who was accompanied by a veiled woman. It wasn't Garrettson though."

"How do you know?"

"It was clearly a ruse—having a woman. Don't you see it? The gossip that would ——"

"Very ingenious; but ——"

"At all events, Garrettson got back. We suspect he scolded his partners, and we know he gave out a statement to the reporters that was, to say the least, disingenuous. We know that, had it been any one but Garrettson, Wall Street would have seen stock-market strategy in his highly inconvenient disappearance."

"Yes, yes; but ——"

"Friend Kidder, let us evolve an explanation that explains. Let us form a syndicate of intelligent men!" He made a motion with his hand as if waving away the necessity of further elucidation.

"Friend Robison," said Kidder, jocularly mimicking the older man's manner, "you are one of those unusual men whose speeches are better than silences. *Continuez, s'il vous plait.*"

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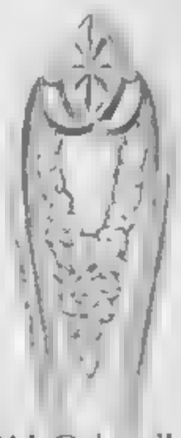

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"Intelligent men, deprecating alike violence and the immoderate accumulation of wealth by others. To reduce such wealth would be their object."

"A band of robbers?"

"No; an aggregation of philosophers."

"None the less crooks."

"No; since they would take from crooks, annexing only that class of wealth which is called tainted! This would give to the syndicate a confidence in itself and a faith in its righteousness that would make success easy. How would they go about making Wall Street contribute to the fund? Now they must have seen that Garrettson's life was a bull factor, and his death a bear card. But they had old-fashioned, unphilosophical scruples against murder. Moreover the sensational disappearance of Garrettson would serve even better than his death. Problem: How to kidnap Garrettson? Or, better still: How to make Garrettson kidnap himself? Simplicity itself!"

"If I am Doctor Watson to your Sherlock Holmes consider me gazing on you with admiration. And so ——"

"The time would be when the Street was full of people long of Con. Steel and the newspapers full of articles showing the greatness of W. H. Garrettson. If I, who merely desired to trade in a few thousand shares, studied Garrettson's habits, think of the syndicate playing for millions! They learn about his daily carriage trip to his office. The rest is obvious, even to you—isn't it?" Mr. Robison gazed benignantly at his guest.

"No; it isn't obvious to me—or to any one else," retorted Kidder sharply.

"You still think I am Delphic or a crook? My dear Kidder, how can you ask me to insult your intelligence by filling in the obvious gaps in an obvious way?"

"Insult ahead."

"Very well. Mr. Garrettson is sane in everything except in the matter of collecting MSS. At five minutes to nine a man goes to his house—an impressive stranger, well-dressed, cold-eyed, with the aristocratic attitude toward servants that sees in them merely pieces of furniture. He tells the footman in a dehumanized voice that he must see Mr. Garrettson. The footman tells the butler. The butler comes out. The stranger says to the butler: 'I am leaving for Europe this morning. Tell Mr. Garrettson he will see me at once or not at all. Give him this paper and show him this sheet. Make haste!' The dazed butler gives Mr. Garrettson the paper, which is apparently the first page of the Knickerbocker History of New York. The memorandum informs Mr. Garrettson: 'I have, in their entirety, the MSS. of this history, Cooper's Spy, Poe's Goldbug, three love-letters of George Washington to Mrs. Glendenning, and no less than sixteen signed letters of Thomas Lynch, the one signer of the Declaration of Independence whose autograph is really rare.' Of course Mr. Garrettson would see the stranger!

"The sheet supposed to be the first page of Irving's Knickerbocker History is a forgery, so well done as to writing, paper and ink as to make Garrettson's mouth water for the rest. He has the stranger taken into the library and shows him various rare MSS., the history of which the stranger knows, thereby growing in Garrettson's estimation, particularly since Garrettson does not know how carefully the stranger has prepared himself for this same self-chosen test. But the man is a lunatic, for he wishes Garrettson to give him fifty thousand dollars and five fifteenth-century enamels for the MSS., sight unseen. They argue and haggle and fight. Time thus passes. While Garrettson and the lunatic are quarreling, the Garrettson coupé and the coachman are waiting outside as usual.

"As nine o'clock strikes, which the coachman hears as usual and is the usual signal for Garrettson's appearance, the coachman sees a man running from round the corner pursued by a well-dressed woman with a horsewhip; also six urchins yelling: 'Give it to him, Liz!' This attracts the coachman's attention. The man stops just across the street from the Garrettson house and the woman lashes him. Of course the coachman has turned his head away from his master's house on the left to the horsewhipping on the right. Suddenly he hears the door of the coupé slam—a rebuking sort of slam! He turns round, gathers up the reins and prepares to start. He doesn't have to be told where to go. It's always the office. While he was looking at the horsewhipping Mr. Garrettson has come

Mold Men's Minds by Mail

Maybe the kind of letter you *write* isn't the kind that makes the reader *agree* with you. Maybe the kind *you like*, doesn't pay. SYSTEM, the Magazine of Business, has for nearly ten years been gathering, sorting, checking up the letters of business men and business firms to find the kinds that actually *do* pay—that get the results wanted. Catchiness, cleverness, smartness—dignity, aristocracy of appearance, and smoothness—have been pierced through and the cold facts of *what the letters did*, ascertained

Actual examples of how other men have written
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Letters to Turn Down Poor Credit
Letters with Clever and Effective Appeal
Letters Offering Premiums
Opening Paragraphs that got Attention
Dealers Trade Getting Letters
Interest Holding Paragraphs
Letters Emphasizing the You Element
Arguments that Clinched the Sale
Special Inducements to Retailers
Money getting Collection Letters
Letters to Get Dealers Clerks Co operation
Retailers Collection Letters
Letters that Educate Dealers Customers
Instalment Collection Letters
Effective Descriptions in Letters
Letters to Bring Cash with Order
Arguments to Advance Prices
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Clever Answers to Complaints
Paragraphs that Prompt Action
Paragraphs to Increase Effectiveness of Enclosures
Closing Paragraphs that Clinch
Letters for Collection Agencies
Letters to Accompany Catalog
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Letters that Appeal to Merchants
pp. 96, 97, 98, 10

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out of the house and entered the waiting carriage, as he has done every day for thirty years.

"Out of the corner of his eye the coachman sees the footman returning to the house—a bareheaded footman in the dark green Garrettson livery, a bundle of newspapers in his hands. The footman stops short and turns round. He is smooth-shaved, as all footmen are. The coachman hears him say, 'Beg pardon—here they are, sir!' and sees the footman hand papers to Mr. Garrettson inside; for who should be inside but Mr. W. H. Garrettson? The footman returns to the house and the coachman drives away, sure that his master is within. His customary route has been studied and it is easy to cause delays, so as to make the carriage arrive at the office fifteen minutes late. No Garrettson! Why? Because he was in the library! The footman was an accomplice. The syndicate has in readiness an exact replica of the Garrettson carriage, of the horse, and even of the coachman; and when Garrettson and his cranky visitor do come out, Garrettson sees his carriage waiting for him, gets in and is driven away—but not to his office! And there you are."

"Do you really think that is what happened?"

"It is what a gang of intelligent men would do."

"It is very fine—only it cannot happen."

"Why not?"

"The coachman would never swallow such a fool trick as that."

"If you knew the history of our old New York families you would recall the episode of Mrs. Robert Nye, whose old coachman, English and stiff-necked, one day drove the empty victoria round Central Park, thinking he carried his mistress, because the laprobe had been placed in the carriage by the footman before the old lady had gotten in -and usually the old lady got in first and the laprobe followed."

"But he said he saw Garrettson get in," objected Kidder; "and the cigar ashes were there on the floor!"

"The ashes were thrown in by the footman for the very purpose of making Argus-eyed reporters make a point of it. That and the crumpled newspapers clinched it, so that the coachman thought he remembered seeing Garrettson get in. It is what psychologists call an illusion of memory."

"Oh, well ——"

"Oh, well, it merely means that progressive people keep posted. Here, let me read you what Marshall, an American psychologist, better known to the learned bodies of Europe than to benighted compatriots like you, has to say about this. I copied it:

"'Few of our memories are in any measure fully accurate as records; and under certain conditions, which arise more frequently than most of us realize, the characteristics of the memory-experience may appear in connection with images, or series of images, which are not revivals of any actual past events. In such cases the man who has such a memory-experience, automatically following his usual mode of thought, accepts it as the revival record of an actual occurrence in his past life. When we are convinced that this is not the case we say that he has suffered from an "illusion of memory."

"'The term "illusion of memory" thus appears to be something of a misnomer. What we are really dealing with is a real memory-experience, but one by which we are led to make a false judgment—and this because the judgment, which in this special case is false, is almost invariably fully justified.

"'A man of unquestioned probity is thus often led to make statements in regard to his experience in the past that have not the least foundation in fact.'"

"But, when Garrettson came out of his house do you mean to say he wouldn't notice a different coachman?" Kidder looked incredulous in advance of the answer.

"He wouldn't be looking for a different coachman and, therefore, he wouldn't find one. The imitation was close enough to show nothing unusual, nothing different. A lifelong habit never develops introspective misgivings. No, my boy; Garrettson never noticed. Of course the coachman drove to some place or other and left the great financier a prisoner in the cab."

"How?"

"By making the door of the coupé impossible to open from the inside, so that Garrettson was compelled finally to climb out of the window, a matter of some difficulty to a man of his years and weight. The rest you know."

"I don't."

"I don't, either, if you use that tone of voice. But I imagine that, since there was nothing illegal or violent thus far, the syndicate continued to be intelligent. For instance, they might have made it impossible for Garrettson to escape from the carriage room of the private stable whither he was taken, carriage and all, except by going through a lot of cobwebs and coal-dust and stable litter. As he emerged from the coalchute, a photographer could take pictures of him—no hero of a thrilling escape from desperate criminals, but just a plain chump, full of dirt and soot and mud and manure, hatless, grimy and unscathed! A quickly developed photographic plate, a print and a line or two, would of course make him keep the entire affair mum on the eve of the most gigantic of his promotions—the Intercontinental Railway Consolidation. Indeed Garrettson can use the break in prices and the recovery of the market to increase his prestige by pointing out how important not only his brain but, indeed, his physical presence"

"But the syndicate"

"It might have been short a hundred thousand shares of the Garrettson stocks, on which it made an average profit of ten or twelve points. Well, my friend Kidder, we'll just about have time to see the last act of Bohême. Come on!"

Amos Kidder, torn by conflicting emotions, grateful for an epoch-making dinner, interested as never before by his host's conversation, talked a great deal about it, but it was only months afterward that he finally knew.

One day he received three photographs. One showed the great Garrettson in the act of emerging from a coalhole. His clothes were a sight and his face was much more! Another showed Garrettson dusting himself of cobwebs and wisps of stable litter. The photographs explained why Garrettson had not told the reporters where he had spent that fateful forenoon—and why he had not tried to learn to whom he was indebted for his misadventure. Accompanying the photographs was this letter:

"*Sir:* We send you herewith photographs of the great Mogul of Wall Street in the act of leaving the house whither he was taken on a certain morning. The house number was removed so he could not identify the house. We are sure you can reconstruct the story of the famous forenoon by what you know and by what you can guess. This syndicate of ours was formed to reduce the tainted wealth of our compatriots, and is still operating successfully. If we ever send you a telegram in code, read it by taking the first two letters of each word—except only the first word, which is always the abbreviation of a name. We take the trouble to tell you this because your paper was of great use to us, as we intended it should be, and because we expect to use you again very shortly. Once more thanking you for your benevolence, we remain, Respectfully,

"THE TAINTED WEALTH REDUCING SYNDICATE."

Kidder showed this letter to Richards. "Let us see," said Richards, "whether we can now read the cablegram that Robison left with the office boys, with a reward for the successful translator."

He rang the bell, sent for the message and applied the test; it worked!

"Mogulgar must stand for Garrettson, the great Mogul of Wall Street," said Richards. He was one of those men who always are glad to discover the obvious.

"Yes. 'Will vanish tw(o) hours Wed.' Well, he certainly did. It proves it really was planned. But I am not sure this was a bona-fide cablegram. Possibly Robison himself faked it."

"Why don't you find out?" suggested the broker.

"I will," said Kidder, and he did. He learned that neither the telegraph nor the cable companies had any record of the deluge of messages received by Robison in the brokers' office.

"They were fakes, probably to carry out the appearance of reality," said Richards with a Sherlock Holmes nod of explanation.

"Yes, yes," acquiesced Kidder impatiently; "but what astonishes me is the syndicate's moderation. I wonder what they'll do next."

"I wonder," echoed the broker.

(THE END)

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THE NEWEST METHOD OF FINANCING

By Roger W. Babson

THE Financial Department of this paper has received many inquiries from young business men relative to the custom, so prevalent at present, of issuing preferred stock. Would it be a good thing for their corporation? they ask. Is it a good thing for the investor? Where does the common-stock holder get off? Can it be a good thing for both the investor and the corporation? Is it not inevitable for one to get the worst of the bargain?

Of course there are many consolidations and reorganizations where the preferred stock should be called common stock and where the so-called common stock is so exceedingly common that it is either given to or appropriated by the promoters. This kind of preferred stock should be avoided and its issuance should be suppressed. Most of the preferred stocks issued today, however, are for value received, and in most instances are a good thing for the corporation or the investor, although seldom for both.

Let me explain. Investments theoretically should be limited to two classes: namely, (1) capital stock and (2) mortgage bonds. The man who puts his money into capital stock should bear all the risk, but he should be entitled to all the profits over an average rate of simple interest, which rate is now in the vicinity of 5 per cent. The man who buys the bonds should assume no risk, but should be entitled to no profits, receiving simply the above rate of 5 per cent. In going through a list of the most prosperous corporations I find that the bondholders average a rate of about 4½ per cent, while the stocks are earning a rate of about 10 per cent.

Of course some corporations are earning on their capital stock very much higher figures; but, on the other hand, many corporations are earning nothing on their capital stock and in many instances the stockholders make a total loss. Therefore I question whether if all corporations are considered—not simply the best, as above—the average earnings of the capital stock would equal the interest on the bonds. If the earnings on the stock, taking all corporations combined, are not equal to the interest on the bonds, should not the average man making a permanent investment outside his own business confine his investments to bonds? Therefore I advise small investors to buy bonds, confining purchases to seasoned issues offered by firms of strictly high character.

Who Gets the Best of It?

Fearing that the present business boom is of a temporary character and that disaster might come as a result of having a large outside floating indebtedness, many manufacturers have decided to capitalize this floating indebtedness in order that they may not be crippled or forced into bankruptcy. In other words, many readers of THE SATURDAY EVENING POST are now debating the question as to whether or not it is better to increase the capital stock of a certain corporation in which they are interested or to issue bonds; and in view of this fact they are somewhat taken with the idea of issuing non-voting preferred stock as a sort of "go-between."

If one is sure that prosperity is to continue indefinitely it would be better to issue bonds or sell more common stock; for in such a case money rates will probably increase and it would be well to fund all floating indebtedness for a long period of time at the present fairly low rate of interest. Unfortunately, however, an issue of bonds tends to hurt one's temporary borrowing capacity at one's banks. Commercial paper of firms having a large bonded indebtedness is disliked by conservative bankers. This, therefore, rules out the advisability of mortgaging the property unless absolutely necessary. Moreover it is always well for a corporation to have up its sleeve, so to speak, ability to mortgage its property, as the mortgage always provides a last resort for money. Again, the increasing of the common stock might dislodge or change the control, which in all probability would be undesirable.

If, on the other hand, we are entering a period of depression, stockholders of corporations would not care to increase their own holdings, which would be necessary if the common stock should be increased. This, therefore, eliminates the possibility of increasing the regular capital stock of the company. Moreover if we are facing depression it is inadvisable to issue bonds and place a mortgage on one's property, as this necessitates the regular payment of the interest on these bonds, whatever the conditions. Then, again, although it would not be necessary in case of a business depression to pay a dividend on the common stock, yet if this dividend is not to be paid the stockholders certainly do not wish to put any more of their money into such stock.

A 7-per-cent preferred stock, however, can be issued, upon which the holders of the same can be paid the 7 per cent, if we are entering a period of prosperity; while this dividend on the preferred can be entirely omitted, without the present stockholders losing the control, if the company is unable to earn it. In other words, interest on preferred stock need not be paid, but the interest on bonds must be paid. Apparently there are enough investors who are willing to take this additional risk in buying a preferred stock for the 2 per cent extra interest, which the corporation can well afford to pay. How long investors will continue to be willing to absorb these 7-per-cent preferred stocks I cannot say, but as long as they will do so it seems to me that there are many readers of this weekly who can profitably take advantage of the present situation and clean up all present floating and other indebtedness and strengthen their working capital by the issuing of 7-per-cent non-voting preferred stock, which is only one to two per cent more than ordinary interest.

An Irresistible Combination

This should not change the present control of your company, should not make it necessary for your present stockholders to raise any new money, should put the corporation in a position where it can pay interest or not as it sees fit and give it greater borrowing capacity at the banks than it had before; while the opportunity of mortgaging is still left open for you as a last resort. Such a 7-per-cent issue of preferred stock on any large, prosperous corporation can probably be sold to local bankers at round 95, and your local bankers can retail the stocks at par or at a slight premium.

The average investor is attracted to the popular 7-per-cent preferred stock because he imagines that at last he has found high yield combined with great safety. The "7 per cent" appeals to his cupidity and the "preferred" to his timidity, and the combination is irresistible. Hence the investor who buys this fashionable offering in the hope of getting both yield and safety very often gets neither.

The holder of preferred stock incurs the same fundamental risk that does the holder of common stock; that is, the preferred-stock holder's income, and usually his principal, depends wholly upon earnings. The company must earn enough to pay salaries and all other expenses before it can ever pay a single penny in dividends on the preferred stock. If there is sufficient surplus left over after the "insiders" have been paid, the preferred-stock holder will receive his 7 per cent; otherwise he will not. Yet in spite of running this risk the holders of preferred stocks do not participate in extra profits as do the common-stock holders. The common stock may receive 10-per-cent, 15-per-cent or even 20-per-cent dividends, and the preferred stock usually will still receive only its stipulated 7 per cent. That is the maximum. It may be less, but it can never be more.

To rehearse the situation from another point of view, the holder of preferred stock is in the same position as the bondholders, so far as regards a limited yield, and yet he hasn't their safety of principal and certainty of income. If the bondholders

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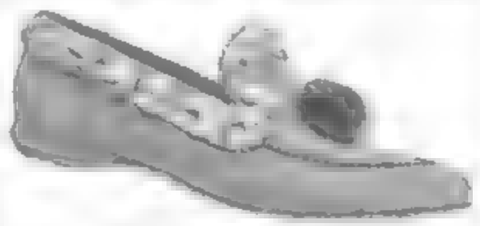
FELT SHOE CO.'S

COMFY FOOTWEAR



The Peerless

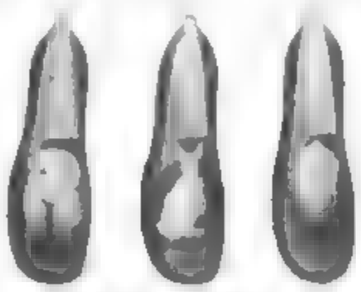
Women's, *Light Blue, Red, Chinchilla Grey, Lavender, Fawn, Pink, Oxford Grey, Wine, Old Rose, Navy Blue, Brown, Purple, Wisteria, Black, Taupe* . .	Price $1.50

The Tailor-Made

Women's, *Oxford Grey, Chinchilla Grey, Navy Blue, Red, Wine, Brown, Black,*	Price $1.25
Men's, *Same Colors*	$1.50

The De Luxe

Women's, *Light Blue, Lavender, Old [illegible] Pink, Fawn, Oxford Grey, Wine, [illegible]*	Price $2.00
Men's, same as Women's, but without ribbon. *Oxford Grey*	$2.00



Picture Comfys

For Children

Dutch Kids and Rabbit .	*Brown, Navy Blue*
Clown . . .	*Red, Pink, Light Blue*

Misses' $1.25, Children's $1.10

At Your Dealer's

Insist on getting Daniel Green "Comfys"

If your dealer does not sell them, we will send direct on receipt of price, Express prepaid, if you give dealer's name

See that this Trade Mark label is in the slipper.

COMFY TRADE MARK

Patented July 28, 1[illegible]

Slippers without this Trade Mark are not "Comfys."

There are no "Comfys" but Daniel Green "Comfys"

Send for our handsome illustrated Catalogue, No. 38, showing many new styles

Daniel Green Felt Shoe Co.

110-112 East 13th St., New York

Sole manufacturers of "Comfy" Footwear

do not receive their interest on the day it falls due they can throw the company into bankruptcy, foreclose their mortgages, seize the property and sell it to get their money. The preferred stock gives its holders no such power, but, on the contrary, may even be assessed.

Another point to examine is the redeemable feature. Preferred stock may be made redeemable at the option of the company. If times are hard and money is tight you can compel the holder of preferred stock to retain his status as partner and share in the adversity; but when good times come and money is easy and profits are big you can, if you choose, regard him no longer as a partner, but as a creditor, and get rid of him by merely redeeming the stock he holds. In this connection it is interesting to compare redeemable preferred stock with convertible bonds, which present exactly the opposite situation. Such bonds are convertible into stock at the option of the bondholder. When times are hard he can compel the company to treat him as a creditor; but if unusual prosperity comes he can, if he likes, become a partner or a common-stock holder, and thus share in the extra profits. It therefore makes all the difference in the world which party has the upper hand of the situation and can exercise the option, the company or the security holder. The convertible-bond holder is the dictator; but the redeemable-stock holder is dictated to! Whatever turn fundamental conditions take, the former is likely to win and the latter is likely to lose.

In view of such facts it is not surprising that so many corporations are now issuing preferred stocks instead of issuing bonds yielding 5 per cent or continuing with a large floating debt. This is true at all times, but particularly so at the present moment, and for the following reasons:

(1) Many companies are now issuing this preferred stock because they are uncertain as to the future. Should the next few years witness an industrial depression these corporations may be hard put to pay interest charges on bonded debts. Therefore they prefer to raise money by issuing preferred stock, on which they can pay interest or not, just as they see fit.

(2) In event of a depression preferred dividends will simply become deferred dividends, and the only thing the preferred-stock holders can do is to grin and bear it.

(3) Furthermore, if additional money is needed and investors are no longer willing to accept preferred stock the company can fall back on its real resources and issue bonds secured by mortgages. These new bonds, of course, can be interpolated between the old bond issues and the preferred stock and can push the preferred stock still further away from the profits.

Conversely, these may be equally good reasons why many preferred-stock issues ought to be in disfavor with the investor. Small investors, however, are not so long-headed as the average corporation official. Investors are easily persuaded by the magic of the numeral 7 and the charm of the word preferred. They forget that 7 is only two more than 5, that preferred stock is more to be preferred from the standpoint of the seller than from that of the buyer, and that the best purchase for them is a good, underlying 5-per-cent bond, such as established bankers can heartily recommend.

Ellis Island Lunches

October 4, 1912.

Editor THE SATURDAY EVENING POST,
Independence Square, Philadelphia

SIR—I read on page nineteen of your issue of September 28, 1912, an account of the contents of lunch-boxes sold to immigrants at Ellis Island. It is inaccurate in several particulars. We pride ourselves on the fact that immigrants at Ellis Island get full value for their money. The contents of all boxes are reproduced and displayed in glass cases, so that immigrants know just what they are buying. Of course I understand that the description given in your paper was merely part of a story—by Maude Radford Warren—and that the paper does not necessarily make itself responsible for all its statements. Still, it receives wide circulation and tends to give a large number of readers a wrong impression as to the care with which we seek to treat immigrants and look after their wants while they are in charge of the Government.

Respectfully, WM. WILLIAMS,
Commissioner.

Medium-Priced Suits and Overcoats You can be Sure of—in Fashion, Fabric, Fit and Finish

TODAY there's just as much satisfaction in ready-to-wear clothes as in ready-to-wear shoes—and few men even *think* of having their shoes made to order.

To get that satisfaction in clothes it's not necessary to pay high prices—if you buy Clothcraft. Satisfactory service is *guaranteed* in Clothcraft all-wool suits and overcoats at $10 to $25—and they have all the smartness of style and beauty of fabric that you could wish for.

Besides satisfactory wear and service, the Clothcraft guarantee assures absolutely pure wool, first-class trimmings and workmanship, and lasting shape. You rightly expect that quality in high-priced clothes; but Clothcraft Clothes are the one

For Thrifty Men & Young Men
CLOTHCRAFT CLOTHES All Wool At $10 to $25

So broad and definite a guarantee is due to Clothcraft Scientific Tailoring. This term includes all the time-saving, waste-saving efficiency-methods that improve Clothcraft quality without increasing the price. Thus we couple all-wool with faultless style and high-grade workmanship at $10 to $25.

Test these statements before you decide on your next suit or overcoat. Go to the nearest Clothcraft Store and try on several different models—in several different fabrics. Be sure the Clothcraft Label is in the coat, and the Guarantee in the inside pocket.

guaranteed all-wool line at medium prices—$10 to $25. And ask especially to see No. 4130—the Clothcraft Blue Serge Special at $18.50. It's really a remarkable suit at the price—one that will compare in every detail, we honestly believe, with the usual serge suit that sells regularly at $25.

Notice the fine quality of the serge—the soft, even twill, and the deep, rich indigo dye, guaranteed fast color.

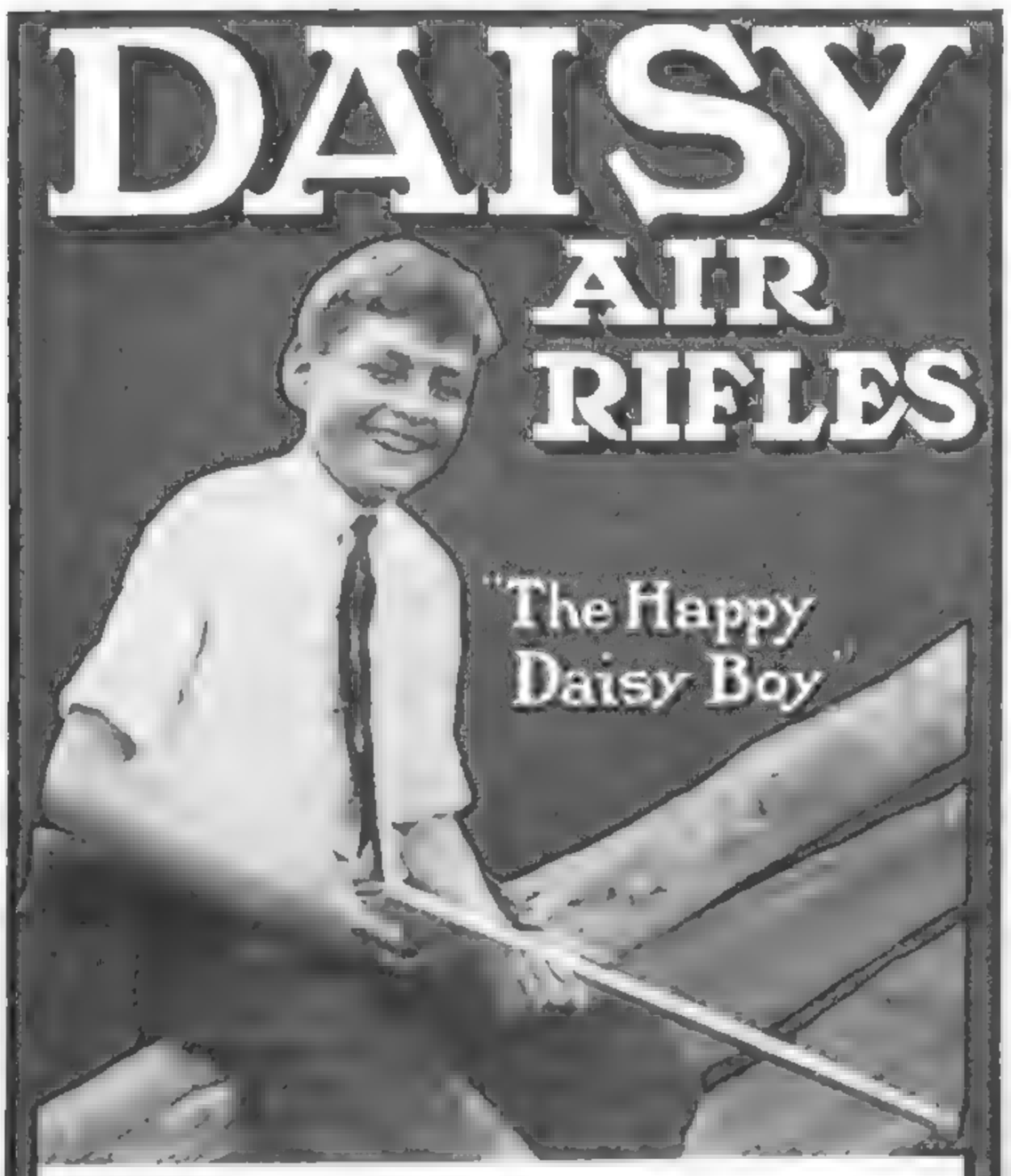
If you don't know a Clothcraft Store, write us direct. We'll gladly send you the name of the nearest dealer, a sample of the 4130 serge, and the Style-Book for fall.

THE JOSEPH & FEISS COMPANY

Founded 1846—Oldest American Makers of Men's Clothes

620 St. Clair Avenue, N. W.

Cleveland



There is nothing so dear to a boy's heart as a Daisy Air Rifle. The boy who has a Daisy gets more real fun out of life than anything else could possibly bring him.

Get that boy a Daisy—***now!*** Not next week or next month, but ***now!***

You educate your boy, clothe him, and feed him—why not give some attention to his amusements? Give him some of the things you longed for when you were a boy. Get him a Daisy Air Rifle.

Think of the fun he will have, as he sights along the barrel of his Daisy—the training to hand and eye that means so much for his future development. Think of the sparkling eyes and red cheeks your boy will get, playing out in open air with his Daisy. Think how grateful your boy will be when you bring him home his first Daisy.

A Word to Boys Only (Parents, please do not read). Keep after your father until he gets you a Daisy. Every American boy ought to know how to handle a gun and shoot straight.

Go to your nearest store, and ask to see these Daisy models. The dealer will be glad to show them to you, whether you are ready to buy or not.

"Daisy Special," 1000-shot Repeater, the finest air rifle made, finished in gun blue and provided with patented shot-retaining device, one of the many exclusive Daisy ideas found on no other make of air rifles **$2.50**

Other Daisy Models	**50c to $2.00**
Little Daisy Pop-Gun	**25c**
New Daisy Target, for indoor and outdoor practice	**50c**

Don't let anyone sell you an inferior air rifle. If your dealer does not handle the Daisy line, he will order one for you, if you ask him.

Daisy Manufacturing Company

287 Union Street, Plymouth, Mich.

The largest air rifle factory in the world, making each year more air rifles than all other factories combined.

Export Office—R. M. Lockwood, Mgr., 18 Broadway, New York, N. Y.
Pacific Coast Branch—Phil. B. Bekeart, Mgr. 747 Market St., San Francisco, Cal.
Mexican Branch—Louis N. Chemadin, Mexico City, D. F., Mexico

JURISPRUDENCE ON LITTLE THUNDER

(Continued from Page 15

the sake of the Yelvertons; fer the sake of all of us hyer on Little Thunder. Answer yes or no, and may God have mercy on your soul if you answer wrong!"

"No," said she quietly but firmly. "I would if I could, but I cain't. God knows I cain't!"

"So be it!" announced Popsy Lee the knell of doom, and rose from his knees.

He had the clansman's habit of making his bed wherever darkness overtook him, so he stayed with Sweetie that night. A box for the baby was nailed together the next morning by a neighbor handy with tools. "Store" coffins were coming into fashion on Little Thunder for grown-ups, but babes and children, as if of less account, were still entombed in home-made receptacles.

The funeral took place in the afternoon. Only a few attended, and these mostly women; for neither Shimp nor Yelverton men, in the present troublous state of affairs, dared gather in a public place. Fox himself was not there, though he sent an armful of wild azaleas by a small brother.

The pastor of Mount Horeb Church—a man with black, Indian-straight hair that swept his greasy shoulders, and great blue eyes that burned with fanatic fire—had been invited out of courtesy, but Popsy Flitt officiated. And after a brief service Sweetie's first-born, like many another mountain woman's, was lowered into the soil of the sloping, cedar-planted God's acre.

As the little company mournfully dispersed Popsy lifted his eyes to the pine-fringed summit of Hogback Ridge. No one else was in the secret, but somewhere up yonder Fox Yelverton lay with Popsy's brass spyglass in his hands, watching the obsequies of his child.

"Popsy," said Sweetie, climbing into her wagon, which had served as a hearse, "air you too disgusted to come along home with me and eat a mess of fried chicken and hot biscuits fer supper? I'm afeerd to stay alone tonight, and mammy's got to go over to Aunt June's. Exum was took wuss today."

"I foller where the Lord leadeth, darter," answered the patriarch, touched by her tear-stained face.

The day had been hot and close, but a change was now imminent. The gold-finches, rifling the roadside thistleheads, subdued their twitterings. The closed yellow bells of the evening primrose hugged tighter to the parent stem. The hymn of the woodthrush ceased. The white cabbage butterflies abandoned their dance above the wheel-tracks. A soaring eagle, sensing the storm, coasted down his aërial slide into the purple deep of Leifert's Gorge.

Soon swart thunderheads veined with lightning sailed up from the horizon, like the mythical rocs of the Arabian Nights, and flocked angrily about the treeless summit of the mountain. After each attack upon it they left feathers behind in the form of vaporous streamers. The modulated roll of thunder became an ear-splitting, blinding cannonade; the sky turned a sickly, uncanny green; dust-devils swirled up the road. Then fell the torrential rain—but the two wayfarers journeyed steadily on.

Upon reaching home Sweetie hastily changed her soaked garments and built a roaring fire to dry Popsy off. Nursed by the genial warmth he fell into one of the visions that had become frequent with him during the last year, and scarcely stirred in his comfortable chair until Sweetie announced supper. After the meal she made up a pallet for herself in the loft, reserving her own bed for her guest whenever he should grow sleepy, and then took a seat by his side.

He smoked pipe after pipe, rambling on, half to her, half to himself, about "airly" days on Little Thunder, when her Grandfather Shimp was but a boy and before the Yelvertons had migrated over from Big Rainy.

About nine o'clock he dozed off. She was about to wake him and suggest that he go to bed, when the monotonous, insistent call of a whip-poor-will came from the thicket across the road. Finally Sweetie stepped outside softly, so as not to disturb Popsy, but he too had heard the weird bird, and she had no sooner left than he rose and tiptoed to the door. He knew as well as Sweetie that the notes were only mimicry and proceeded from human lips, but he could discern nothing in the darkness and presently returned to his chair.

Sweetie reëntered as cautiously as she had left, pausing at the door.

"What war it, child?" he asked bruskly.

She advanced with a pale face.

"Brother Sim says Exum died two hours ago. Fox is workin' in the stillhouse tonight alone and our men have gone over to kill him when he starts home. Oh, Popsy," she cried shrilly, "I love him, spite of all he's done, and I'm goin' up to warn him!"

The nonagenarian heard her calmly. The vicissitudes of life had long since lost their power to move him greatly.

"What time do Fox leave the still gen'ally?" he asked.

"About sunup."

"Mebbe you kin git him out safe and mebbe you cain't. Anyhow they'll git him in the eend! Darter, I got a better plan: Marry him agin, and the unwritten law of the mounting 'gainst killin' kith or kin will save him. Will you do it?"

"I would," she answered slowly, "but he ain't asked me yet."

"Ner won't. It's your tu'n to arsk him. Now ride down to Holly Tree, sparin' neither hoss ner self, and git a merridge license from Berry Drake. Then I'll go up with you to the still and tie the knot."

"I cain't let you do that, Popsy!" she protested. "It's too dangerous. My folks might kill you in the dark."

The sire laughed.

"Sweetie, I'm a withered leaf, hangin' by a broken stem. Don't make no difference whether north wind or south wind sends me flutterin' to the ground. 'Tween you and me, if I had my ch'ice to die it would be by a bullet—suddint, 'thout pain—but I won't die tonight—leastways not till arfter I've done this little job fer the Lord."

To Holly Tree was twelve miles—twelve mountain miles, rough, steep, round the brows of precipices and swathed in pitchy darkness. Yet it lacked fifteen minutes of three when the girl burst into the cabin again with the precious license crumpled in her fist. Popsy was waiting restlessly, for his ancient blood had responded, as always, to the call of adventure.

Little Thunder slept. The late-rising moon, slanting her argent glances into bosky cove and ravine, dell and dingle, saw no human presence. Yet far up, near the Bald, at the head of a gash in the mountainside, smothered under a tangle of virgin stem and leafage, Fox Yelverton tended the steaming still owned by himself and his brother Jett. The evidence of it was a column of white woodsmoke standing above the treetops like incense from the altar of a nymph and occasionally reddened by a leaping shower of sparks.

A dozen members of the Shimp clan watched that column as they lay in ambush along the obscure trail to the stillhouse with tightly gripped rifles—watched it with almost religious fervor, for they had come to dispense mountain justice, which is an eye for an eye, a tooth for a tooth. And on the other side of the spur, in a pathless fastness, Sweetie Shimp and Popsy Flitt watched the column, fearful that at any moment it might disappear, announcing that Fox had quenched his fire and set out for home.

"Popsy, air you goin' to make it?" she inquired anxiously of her companion. "Ketch hold of my skirts if you're winded."

"Keep a-goin', Sweet—keep a-goin'!" he panted between breaths. "We ain't no time to spare and I give up leadin'-strings long ago."

Sweetie's lips quivered tenderly, but she continued the steep climb and presently the dark outline of the stillhouse was discernible. A nearer approach revealed an illuminated crack along the edge of a drawn curtain. At the girl's cautious rap, however, the light instantly was snuffed out.

"Who air it?" came Fox's voice.

"Jubal Flitt," answered Popsy.

The door opened, revealing a black interior, from which the moonshiner did not emerge until he had identified his visitors. Then he closed the door and relighted the lamp.

STEPHENSON UNDERWEAR MILLS
(STALEY BRAND)
SOUTH BEND, IND.

STEPHENSON Underwear for Winter has a warmth in its *fit*—as well as in its *fabric*.

No crannies for the cold breezes to come in—no bulges to harbor them.

Selected long fibre worsted yarns. Double Spring Needle Knit. *Man shaped.* And the label

Stephenson Underwear

(STALEY BRAND)

is a guarantee of quality, of service—backed by a Quarter-Century of Underwear designing and manufacturing.

Stephenson light weight worsteds give much warmth and protection when outside and do not cause perspiration when indoors

Heavy Weight Worsted Union Suits in Royal Rib are elastic and comfortable for Winter wear, and are the heaviest weights adapted to Union Suit construction.

Stephenson Flat Web all wool and wool mixtures in Two-Piece Suits—extra heavy weights—Mid-Winter protection for outdoor workers.

Most economical—for the *quality* that's in them. Ask the Dealer you'd suspect of handling the best.

Stephenson Underwear Mills

South Bend, Indiana

Largest Producers in the world Exclusively of Men's Underwear $1.00 per garment and up

"What brings you hyer at this hour?" he asked of the old man, yet eying Sweetie furtively.

"Exum air dead, sonny; and the Shimp crowd air a-layin' in wait fer you. Sweetie have come to save you by marryin' you agin."

Sweetie's eyes shone like stars, but Fox's face hardened.

"That air mighty good o' Sweetie, to be sure, and I'm obliged; but she don't have to sacrifice herself to save me. I kin take keer of myself now I'm warned. I kin sneak outen hyer 'thout no trouble."

"No uppishness now, Fox," admonished Popsy. "This hyer gal has rid down to Holly Tree to git a merridge license fer you and her—rid down alone in the dark—and the only thing that's lackin' now to top off the job air half a dozen words from me. She knows and you know it air the only way to stop bloodshed!"

"I don't want no woman to marry me 'thouten she loves me," protested the youth.

"'Thouten she loves you!" exclaimed Popsy wrathfully. "Dammit, boy, you don't know love when you see it! Sweetie, speak up!"

Before the blushing girl could speak, a bullet crashed through the window and buried itself with a thud in the opposite log wall. It passed close to Fox; and the next instant Sweetie seized him and drew him out of the dangerous zone.

"Foxy," she exclaimed, "I do love you! I buried all my hate along with our little Benjy yistiday."

"Now jine your right hands!" cried Popsy.

When the simple ceremony was concluded he seized the lamp, and before the husband and wife were aware of his purpose he flung the door open and stepped outside. One hand held the light close to his face, so that the ambuscaders might recognize him; the other was lifted aloft commandingly.

A rifle spat out its spiteful flame in the darkness, but no more shots followed.

"You Shimps!—Cottongames!—Days and Blues!" roared the grandsire. "Come in—all of you! Fox and Sweetie air married agin!"

They came in, after an interval, slowly and with due caution, and shyly lined up round the walls of the room; but after the grizzled Hawk Shimp, head of the clan, had kissed his daughter and given his hand to Fox, the others followed suit.

"Popsy," said Hawk, "it war me that took that plug at you afore I recognized who it war. Powerful sorry too; fer I must have clipped close to your haid. Why, dodgast it, Popsy!—Sweetie, fetch a rag! He's bleedin' like a stuck hawg. I hit him through the hand!"

The old warrior smiled happily.

"Pshaw, Hawk! You're makin' a powerful fuss about a scratch. I'd 'a' took that bullet thoo the heart to bring this hyer peace about! Jest tilt me out a drap of cawnjuice, Fox. Climmin' up hyer has made my old laigs a little onstiddy."

A Credit to Ohio

JOHN RUMSEY, the president of the Friars' Club in New York, went to Ohio last summer on his vacation. He tells the story that while he was there a group of villagers were skylarking in a restaurant one Saturday night when a pistol belonging to one of the skylarkers accidentally went off. The bullet lodged in the thigh of the skinniest man in town—a living skeleton literally, who had not an ounce of spare meat on his bones.

While the victim lay on the floor groaning, two of his friends ran for medical help. The nearest physician lived on the next block. He had retired early that evening, after a somewhat copious indulgence in mint juleps.

The two men hammered long and hard upon his door. Finally a window upstairs was opened with a bang and the physician shoved his head out and inquired thickly what was wanted.

"Doc," stated one of the pair excitedly, "put on your clothes quick! Bill Skinner"—naming the thin man—"has just been shot!"

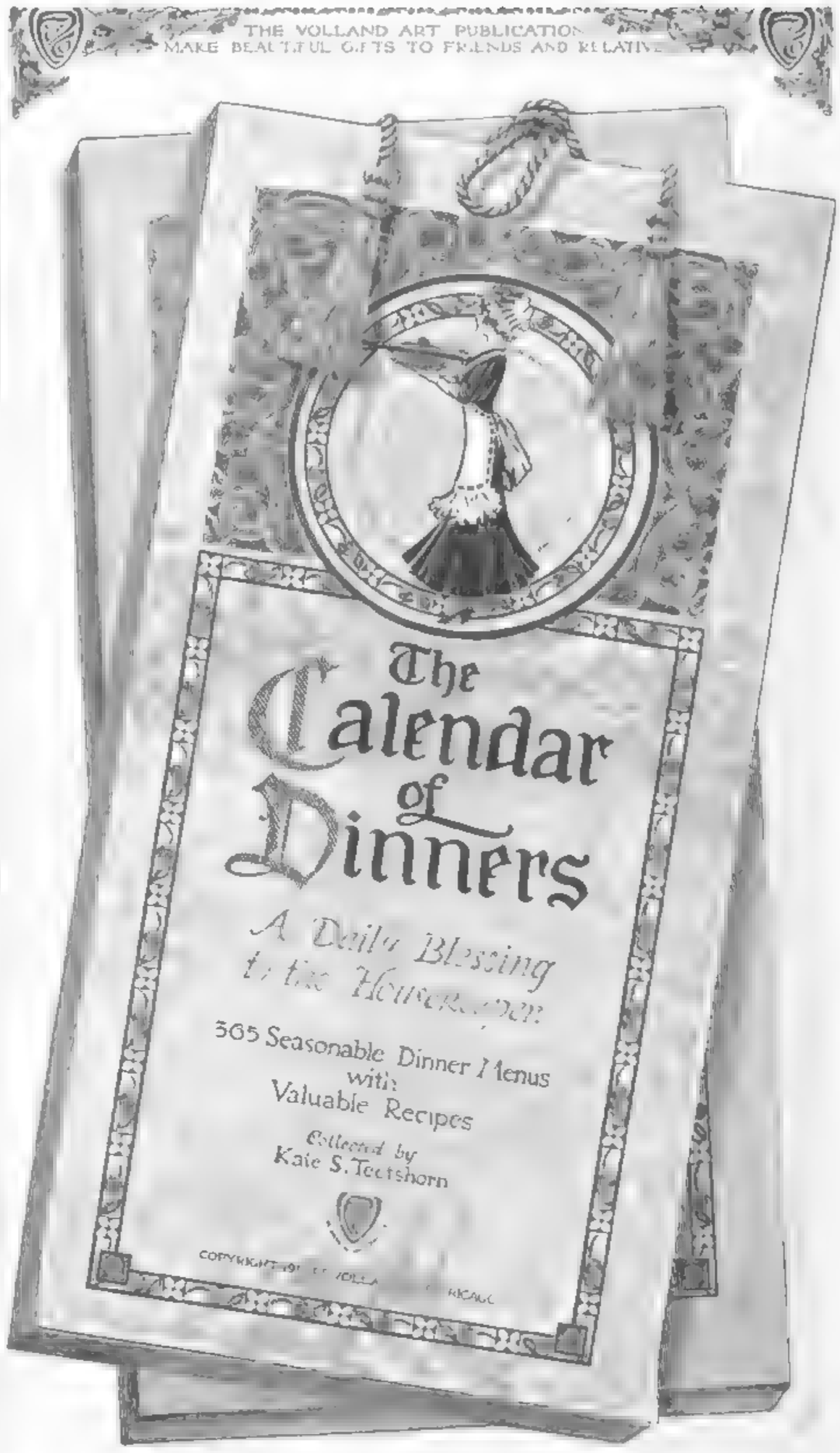
"Who shot him?" inquired the lover of juleps.

"Gabe Walker—he done it accidental."

"Where did he shoot him?"

"In the leg."

"Dern good shooting!" said the doctor, and closed the window.


THE VOLLAND ART PUBLICATION
MAKE BEAUTIFUL GIFTS TO FRIENDS AND RELATIVE
The Calendar of Dinners
A Daily Blessing to the Housekeeper
365 Seasonable Dinner Menus with Valuable Recipes
Collected by Kate S. Tootshorn

THE CALENDAR OF DINNERS

A NOVEL, USEFUL AND WELCOME GIFT

"A Daily Blessing to the Housekeeper."

HERE is one of the cleverest gift ideas we have ever produced. —365 *seasonable* and practical dinner menus collected from authoritative sources. They are not mere lists of dishes. Each dinner is harmoniously planned with correct recipes for all special dishes.

The recipes cover all kinds of delightful dishes and desserts.

The Calendar is handsomely done in red and black, with a special decorative border on each page. Silk cord and tassel tied. The cover is a beautiful effect in gold, red and black. The Calendar is boxed stoutly and artistically with the cover design on the lid.

PRICE 50 CENTS

FOR SALE AT BOOK, STATIONERY, ART AND GIFT SHOPS.

If your dealer cannot supply you, we will mail the Calendar of Dinners upon receipt of price.

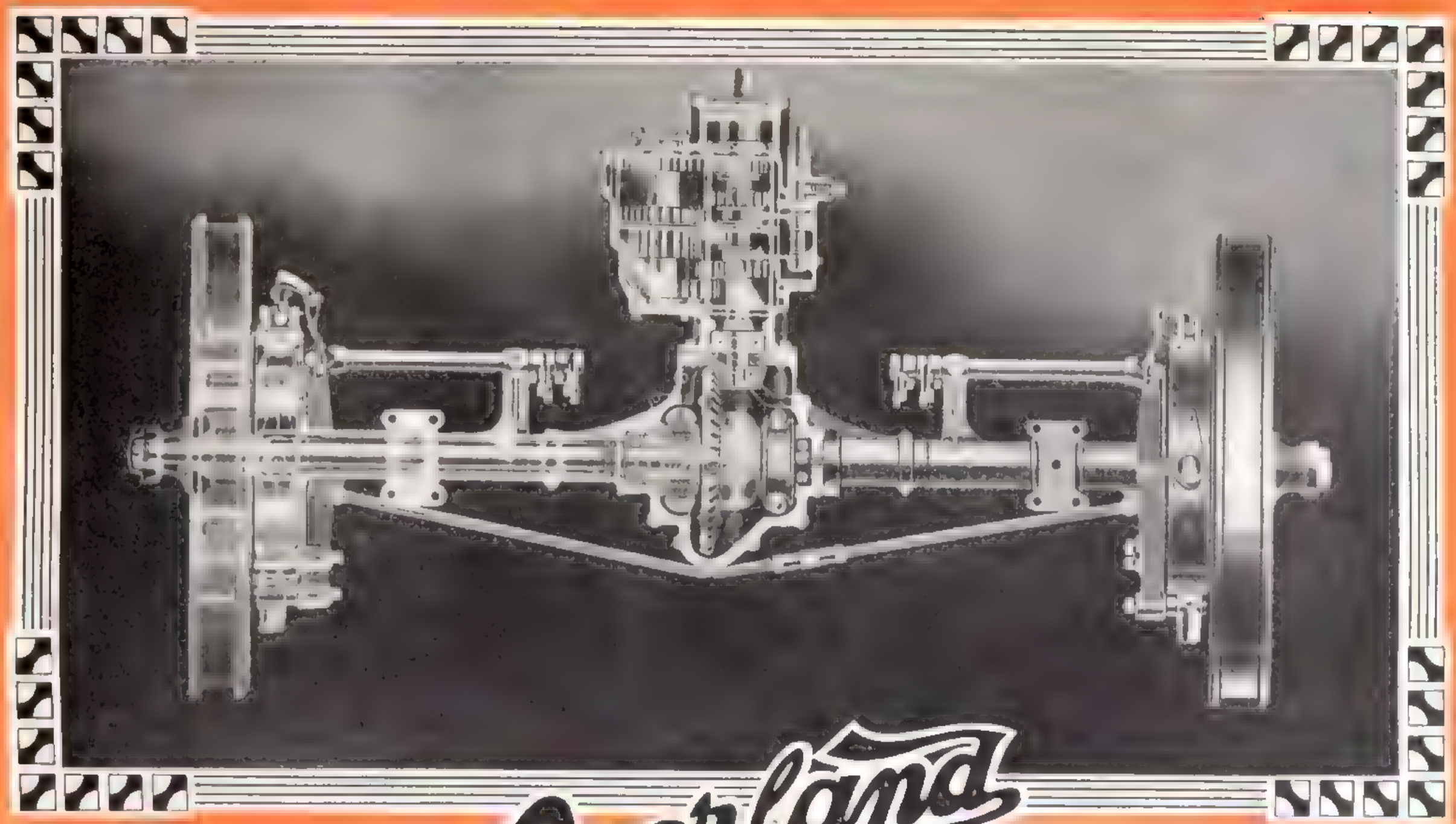
A Complete Catalogue of Christmas Cards, Letters, Calendars, Gift Stationery, Juvenile Books, Gift Books, Occasion Folders, Place Cards, etc., etc., will be sent without charge upon request.

P. F. VOLLAND & CO.

ART PUBLISHERS

100 to 108 South Michigan Ave. Chicago, U.S.A.

EACH VOLLAND PUBLICATION BEARS THE "MARK OF ORIGINALITY."



Overland

$985 Completely Equipped $985

- Self Starter
- 30 Horsepower
- 5-Passenger Touring Car
- 110-in. Wheel Base
- Timken Bearings
- Center Control
- Warner Speedometer
- Remy Magneto
- Prest-O-Lite Tank
- Mohair Top and Boot
- Clear Vision Wind Shield

Rear Axle Analysis

Rear Axle Analysis

THE rear axle in this Overland model is a remarkably fine piece of mechanism. It is noiseless, perfectly smooth, unusually rugged and practically frictionless. It is known as the three-quarter floating type. This is a rare feature for a car at this price. Most all of the $1000 and $1200 cars have rear axles of the semi-floating type.

¶ The semi-floating axle consists of a rear axle housing, the differential, and the two axle shafts, with bearings between the housing and the shafts. Thus, the weight of the car and its load is carried half and half on the axle shafts and on the housing. Consequently, *the axle shaft has to do double duty.*

¶ It is entirely different with the Overland three-quarter floating rear axle. *Here the load is carried only on the axle housing,* directly on the bearing—and not away from it as is the case with the oldest semi-floating type of rear axle.

¶ In distinction to many other cars, the Overland combines the transmission and the differential mechanism into one unit; in other words, the transmission is "on the rear axle" instead of amidships. This practice is employed by many producers of very high priced motor cars. The result is a more rigid construction and a saving of much engine power. In the Overland transmission the shafts are short and all gear changes are made with short movements of the gear shifting lever in the center of the car.

¶ The brakes are also worthy of particular attention. They give gradual, yet powerful application. They are the internal expanding and external contracting type. The diameter of the drums is 13⅜ inches and their width 2⅞ inches, with a brake band 2¼ inches wide. These are unusually large brakes for a car of this size, but we wanted them right. The most often used service brake is adjustable in two ways: once at the adjustment sector for coarse adjustment, and again by shortening the service brake band levers for fine adjustment.

¶ Throughout the entire construction of this rear system we have used the very finest materials. Special steels are used for special parts. Examination will reveal such splendid standard metals as Vanadium steel, 3½% nickel steel, cold rolled steel, double heat treated and case-hardened drop forged steel, Chrome nickel steel, pressed steel, seamless steel tubing and open hearth steel.

¶ All metals used in this construction are of our own formulæ, all rigidly tested and microscopically inspected in our own laboratories. All gears are of drop forged steel, case-hardened and heat treated Bevel gears, axle shafts, brake drums, axle tubing, truss rods, transmission cases, etc., are all made in Overland shops, by Overland men, and designed by Overland engineers. All parts are fitted to one half of one-thousandth of an inch. No rear axle construction could be made more carefully or more accurately.

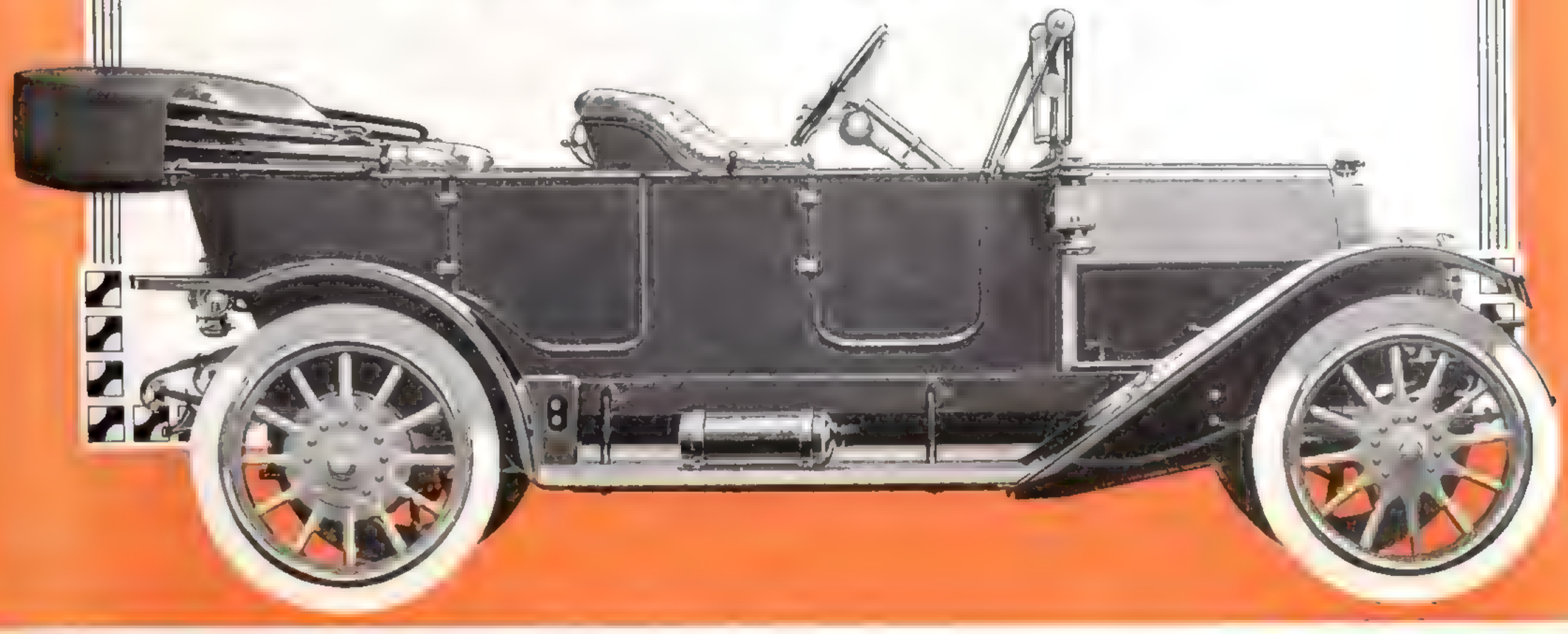
¶ The description of this Overland rear axle gives you a splendid conception of how finely made this car is throughout. No car can be good in spots and weak in other spots, and be perfectly serviceable.

¶ If we did not produce 40,000 cars a year the price of this car would have to be raised at least 30 per cent. And this is substantiated by the fact that there is not a $1200 car built that has any more practical value to offer than this completely equipped one for $985. A comparison of competing specifications will prove this beyond doubt.

¶ There is an Overland dealer near you who would be glad to give you a demonstration of this car—America's greatest automobile value.

¶ Handsome catalogue, gratis, on request to the factory. Address Dept. 26.

The Willys-Overland Company, Toledo, Ohio



"There's only one way to produce a cigar like this"—

The way *we* do it.

And it is worth all the care and pains we take; because we produce exactly what the sensible smoker wants—a *full-flavored mild* cigar—The *Girard.*

Every smoker enjoys the flavor of native-grown Havana tobacco. But the modern active-brained business man wants this tropic quality free from any unpleasant effect on the nerves. This ideal combination is what you get in

THE GIRARD Cigar

The "Broker" Actual Size

10c

You cannot get this result by the ordinary artificial "sweating" process; nor by ordinary methods of blending.

We use a clear Havana filler seasoned by the natural Cuban process and blended by a method of our own. We use no artificial flavoring. And we produce a rich mellow cigar that every smoker will enjoy, and *can enjoy freely* at any time.

Your nearest dealer will supply you. He will get the *Girard* for you if he hasn't it. Remind him that *we refund his money for any Girard cigars he cannot sell.* It is up to you to get what you want.

3 standard 10-cent sizes

The "Broker" 5¼-inch Perfecto
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TACKLING MATRIMONY

Continued from Page 5)

body, of that fair type, with wavy hair and blue eyes. She was rather quiet and liked to pose, but was not stupid. Of course she knew she was beautiful, and what an asset her beauty was; and, though she did not have any money, she had a valuable lot of relatives who gave her many social opportunities

"The third girl had a head on her, had lots of sense, and read a lot. Her name was Mary too; but everybody called her Brains. She was freckled and not very good-looking; but she wasn't so bad-looking either. Her gray eyes, with black brows and lashes, and her white teeth, set off her face somehow; and she had a jolly little wholesome laugh.

"The other men were all average fellows, just about like me. None of them was over twenty-five years old and none of them made over one hundred dollars a month.

"Howard, the admired and admirer of Mary Lula, was a rather nice fellow, a little too conscious of his good looks and a little too finicky. He was not the kind of fellow to overwork himself, but he belonged to a good family in the grandson degree, and with his family connection was doing well in insurance. I think Mary Lula liked him on account of his dark-eyed, white-skinned elegance, a contrast to her style; while he admired her vivacious energy, which he lacked.

"I don't know why Evelyn should have smiled on Dago more than the others, unless it was because he sang love songs so beautifully and sang them only to her. He was wise in lovemaking and loved to be loved—a tall, dark youth, but not an Italian. He looked like a sad hero from grand opera. He was in a railroad office and likely to stay there. His salary from a church choir helped out his income.

"Bennet was a clean, light fellow, a hustler, full of energy and push, always looking out for a chance. He had stopped school at sixteen and gone into a wholesale house. Now at twenty-three he was a city salesman and was making good. He had always helped his family, and was just beginning to get a chance to save. He seemed simply to worship Brains, though he tried to be sensible about it.

"Those were the other couples she had; they were the ones she had picked to follow along in our footsteps and set the style in simple married life for the younger set.

"They were in the usual flutter over a newly engaged pair and offered congratulations while they involuntarily looked for the absent ring.

"I colored up a little at that; Bennet said afterward that I got as red as a tomato, but that wasn't so. Kate didn't get red. She just blushed prettily as she saw a dozen eyes looking for the ring; then she held up her hands, ringless, and said:

"'Look! This is the latest style—no ring! When Sam spoke of a ring I said I wouldn't have one; for—listen!—we are going to set the fashion in our set for simple weddings and the simple life. Isn't that fine?'

"The way in which she said it, with so much enthusiasm and a smile that lit up her face more than the waving light of the table candles, made it seem the jolliest thing in the world—to me.

"The others were surprised, dumfounded, for half a minute. They were shocked, couldn't understand it. Kate had always been noted for having everything nice and stylish—clothes and dinners and parties—everything.

"Mary Lula was the first to speak:

"'The simple life?' she said. 'Dear me, what is the simple life?'

"'Why, it's life in a cottage, a twelve-dollar cottage; and I'm going to do the cooking,' Kate answered with increasing independence, not hesitating now, but as if she delighted in shocking them.

"If so she had cause for delight. Her guests looked at one another in dismay. They seemed to try to look as if they thought it would be nice, but they were appalled, simply appalled. The idea of Kate's marrying that way, and going to live, to work, in a cottage! They couldn't understand it.

"They leaned forward, and Evelyn's pretty forehead puckered as she gasped:

"'You don't really mean it?'

"'Of course I mean it. You must all come out and have some of my cooking; I'm beginning already to learn how,' Kate answered cheerily.

"'Poor Sam!' Bennet and Dago said together, while Howard murmured to Brains, sitting by him:

"'The simpleton life.' He thought I could not hear, but I was sitting at her other side and was all keyed up to see how they were going to take it.

"Brains frowned at him and said aloud:

"'How daring! It's splendid, but you are very brave—both of you. I don't know which is the braver, Kate, you or Sam.'

"'Yes, we are going to found our fortune by saving at the start,' I answered. 'I am going to furnish provisions, bring in the coal, build fires, and be a humble, honest citizen.'

"'What a change!' Bennet mocked, rolling his eyes; and Mary Lula said flippantly:

"'We'll come out, Kate, but after dinner; we'll help you wash the dishes.'

"At that we all laughed, and then discussed more of the details. By the time we had gotten through, the men all looked interested, and the girls too; and Kate had hopes of three more simple weddings before the winter was over.

"'It will be great fun,' Mary Lula said at last, with a bright-eyed, long-drawn sigh.

"Evelyn agreed with her with more enthusiasm than I had ever seen her show. 'Won't it! It will be darling!' Then she added more thoughtfully after a pause: 'At least for a time.'

"The men looked at me curiously with something between admiration and critical disapproval, as if I were an uncertain player with a good chance but a big handicap; and Howard said:

"'How did you bring yourself to undertake it, Sam?' Everybody quieted for my answer."

Sam paused a minute, watching the skyline as if he saw again the whole party there. The click of the typewriter came from the outer office, and from far down in the street below rose the noise of the trolley cars bumping over the street rails, and the strident clang of their warning gongs; but he was a thousand miles and six years away.

"What did you tell them?" I asked at length.

"What? 'By thinking of the prize,' bowing to Kate—'I'd undertake anything for such a prize; and we will win out too—you'll see!'

"But that was when the candlelights were glowing," he continued slowly, meditatively, "and the girls in their pretty evening gowns were sitting about the polished table, with the elegant appointments of the spacious room as a setting; and Kate and I in our brash certainty of love were on our mettle, on the defensive before our friends, like a little hero and heroine in a parlor play.

"By the next afternoon most of our acquaintances knew our plans and they seemed to delight in coming from all sides to congratulate or tease or jeer at us.

"Do you know all this criticism seemed to draw Kate and me closer together? Then, too, as I said, she was a spirited soul and seemed to delight in shocking people by her attitude toward poverty and the simple life—as if poverty were an interesting and noble thing instead of something degrading, to be ashamed of. She did not actually talk much about false pride and snobbishness being un-American, but somehow she managed to trot out poverty and make it seem a good-looking winner, despite all its hardships and deprivations. She was a wonder for a two-year-old!

"Small cottages in good locations are not always easy to get, and I decided we had better look round for one some weeks in advance. We found there were not many choice ones to be had at twelve dollars a month—the sum we had fixed as our limit and none with a bathroom.

"I weakened a little at that, and was willing to stretch a point and go eighteen or twenty dollars for a bathroom with conveniences, on Kate's account; but she wouldn't hear to it. Didn't I tell you she was game?

"'No,' she said, 'thousands of families live without bathrooms, and most of the country people do. We can do without one just as well as they can. We'll have a sink in the kitchen; that will help immensely; but we won't commence increasing our scale of living at the beginning half as much

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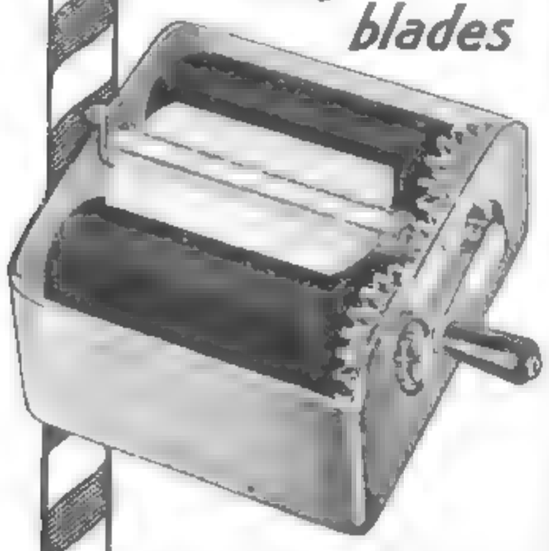

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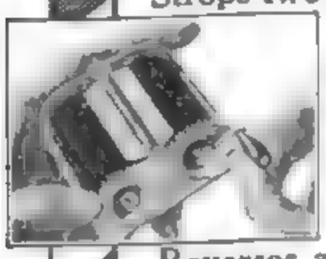

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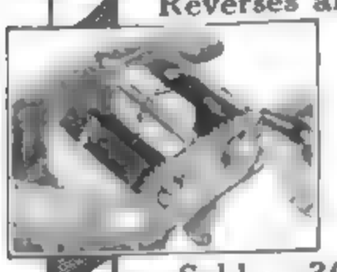

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again by demanding the luxury of a bathroom. The seventy-five or one hundred dollars a year we can save in that way will pay for our coal and lights and some other little things.'

"The cottage without a bath was the kind we took. When the woman decides about household matters the man may as well give up at once—any married man will tell you that. Of course it wasn't quite so convenient, but people can keep just as clean without a bathroom: a screen and a bucket of water and a sponge are fine.

"We had a time looking for the cottage. Kate was the gamest little sweetheart you ever saw—have I told you that before? She used to read the rent ads before she read the society notes, and made a list each day to show me.

"Many of the places seemed impossible, but we kept on looking and at last discovered what we considered a great find. It was a good, sound frame cottage of three rooms and summer kitchen, with a sink in the third room, water furnished, on a lot twenty-five by one hundred and fifty feet, on a respectable side street, not far from a carline, on a main thoroughfare which farther along was a fashionable residence street.

"It was true it was not a neighborhood in which there were many of our friends; in fact, we didn't know anybody living along there, we thought. It was a cottage neighborhood, respectable, rather self-respecting, but far removed from style. Most of the men living there were mechanics, trolley-car motormen and conductors, and skilled and unskilled workmen in the factories a few blocks away.

"We learned later there were living on our square the family of an errand boy whom I knew at the store, and that of a housemaid whom Kate knew, one who worked at the home of Evelyn's richest aunt. So we had acquaintances there, though we didn't know it when we picked the cottage.

"However, we did know that the cottage was fairly nice-looking, on a good lot a foot higher than the sidewalk, was in fairly good condition, detached, with plenty of light, air and privacy, and was accessible to a carline we would use that passed through a part of the town we knew well and liked. This meant we should be constantly seeing our friends on the cars and should feel that we were living in an unassuming, quiet district, half a mile beyond the limits of the fashionable section. We felt we should be retired without being isolated. On the cars we should ride out only a little farther than our friends in going home, and get on a little sooner than they in going into the business district.

"I rented the house at once and paid a month's rent in advance, though it was then only the eleventh of October.

"I remember the date so well, because it was Kate's birthday. She was twenty-one that day. We had been out together to see the cottage, and had been delighted to find it so good. She commenced at once to plan how we would fix it up.

"As we left the place, laughing and looking at each other like a couple of daffies, I suppose, the woman at the gate next door asked me:

"'How does your wife like the house?'

"Kate's face got crimson and she bit her lips, while I stammered:

"'We—we're going to take it.'

"The woman smiled again in friendly fashion and replied:

"'You'll like it—both of you.'

"That was all she said, but some dirty-faced children who were playing on the sidewalk had stopped to stare and listen, and as we moved off one of them said quite plainly:

"'Aw, look at the newly-weds!' Then the other children took it up at once and cried in singsong tones:

"'*Look at the newly-weds, newly-weds, newly-weds!*
Look at the newly-weds, comin' to town!'

"That was our welcome to the neighborhood.

"Our wedding day was perfect," Sam continued reminiscently—"a mellow, sunshiny October day, which we took as a good omen, a seal, an approval, somehow, of our stand for the simple life.

"The hour was four in the afternoon. There were no engraved invitations, and not even announcement cards afterward; though of course the formal announcement of our engagement had been made through the papers, and there was an extended account of the wedding in the next morning's

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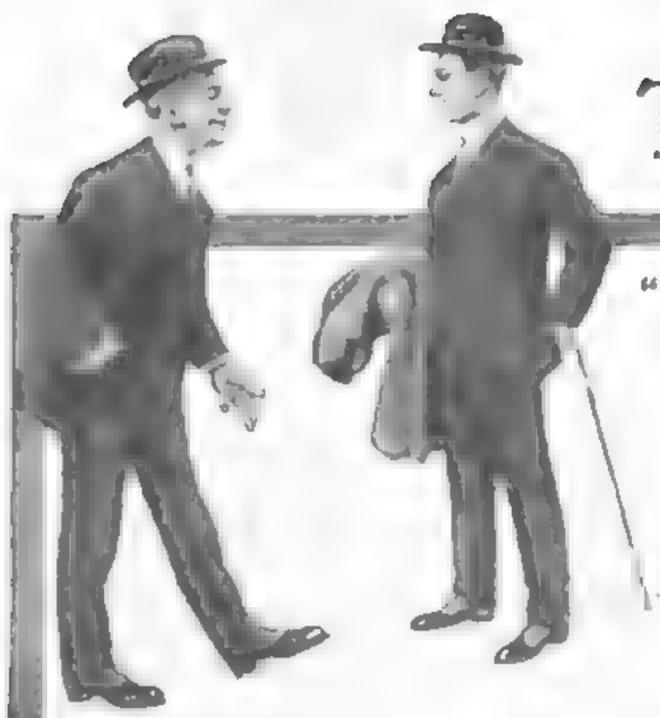

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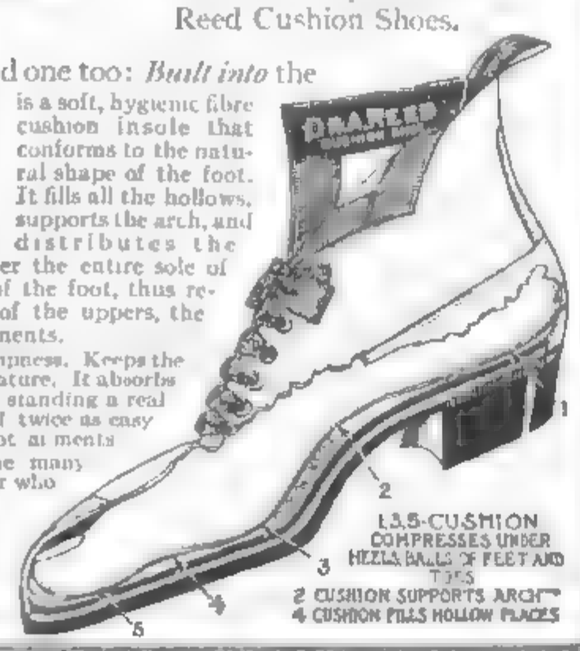

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papers—owing to Kate's social prominence and the unusual details.

"There were about sixty relatives and close friends invited, and all came; it was a very attractive company. They had been invited orally, and we had let it be known in a sincere way—and had a few close friends emphasize it in talking—that we wished simple presents of things suitable for the dining room and kitchen; that it would be against our wishes and bad form for any one to spoil our simple wedding by sending any present that cost more than a tablespoon, and that the simpler the present, the more fitting and acceptable it would be.

"That simple-gift stand of ours created a whirlwind of small talk. Brains said we were public benefactors, we made so much conversation for everybody for a couple of months.

"I wish you could have seen those presents, for our friends became convinced we meant what we said and that nothing expensive would be acceptable.

"Though the most exclusive and the next most exclusive sets were represented among our guests, that was a wedding without a decorator and without a caterer. Kate let that be known in advance and it added to the gossip.

"Several of her friends had wished to entertain for her before the wedding—dinners, showers and things; but she had discouraged all that in her sweetest, most gracious way.

"The only pre-wedding entertainment was a sort of autumn picnic, an auto party and luncheon, two days before the wedding, with about twenty in the party, including the chaperons.

"We went out to some woods eighteen miles away and got decorations for the wedding oak leaves, pine and spruce branches, and great quantities of red berries and bittersweet, and buckberries and green-berried trailing vines, and cattails and things of that sort.

"Good time? The best kind of time! Everybody was enthusiastic about it—it was such a wholesome, happy outdoor frolic. We got back about six, and after a simple dinner all proceeded to decorate the house for the wedding. You can't imagine how pretty it did look when we got through.

"Kate made her wedding dress herself, assisted by an excellent sewing woman who frequently sewed at the house for the family. That news had gotten about too—though not many of the guests had seen the gown—and the further fact that Kate had boastfully proclaimed the total cost to be only sixteen dollars and eighty-five cents. This caused the guests, the ladies who had not seen it, to be in a fever of expectancy.

"It wasn't white nor yet a traveling suit. It was an old-fashioned pattern of pink silk, a delicate rose tint, with brocaded effect but of cheaper stuff, made on old-fashioned lines, like a party dress for a girl of fifty years ago. It was really exquisite, 'though not very bridelike,' as Evelyn whispered; and Kate—well, I shall never forget how particularly beautiful she looked that day.

"Instead of the regulation wedding march, we entered to the music of the old melody, 'Believe me, if all those endearing young charms,' which Dago sang in his richest barytone to the accompaniment Brains played on the piano in the hall. The effect was novel but beautiful.

"The dean of the cathedral, imposing in his robes, married us, with the wealth of gorgeous oak leaves and bittersweet between the windows as a background. Marriage is a solemn thing, but somehow I never fully realized it until that moment.

"Everything passed off nicely and our guests generally seemed surprised and delighted with the beauty of it all, though of course some criticised—some persons would criticise anything.

"Jim did not gush—he was never known to do anything like that—but in congratulating he said:

"'It is the most sensible wedding I have ever known any of "our set" to have'; and the way in which he drawled 'our set' made me laugh and Brains turn round. I presented him, and noticed that afterward he seemed to take an entirely unnecessary amount of her time for a new acquaintance; and I caught Brains observing how strikingly, determinedly good-looking Jim was.

"The refreshments were simple and old-fashioned, mostly home-made, but delicious, I thought; Jim and others said so too. It was all quite unusual for a fashionable city wedding, but very, very nice for a simple, old-fashioned one.

"The bride had not been tired by elaborate trousseau-getting and entertainments before the wedding, and she looked and felt fresh and strong and happy. I never saw her look better. You need not smile in that superior fashion!

"At about five o'clock Kate slipped away to change her wedding dress for a going-away gown for our little trip. She had gotten only two new gowns for her trousseau, her wedding dress and her new fall dress, alias her going-away gown. She had some other things, of course, but not many. The other extra expense of her trousseau could not have been over twenty-five dollars.

"About half after five we left the house, with the usual shower of rice about us; and 'the reform wedding,' 'the wedding of simplicity,' 'the simple wedding,' 'the simpletons' wedding,' as Mary Lula, Evelyn, Howard and Dago respectively called it, was over.

"The trip? Yes, I had insisted upon that; and, though it was only a four hours' ride, it was away from people we knew. We had a few days there, seeing some points of interest in the city and having a quiet, inexpensive excursionists' kind of time. We were not gone over a week, but we had that time to ourselves.

"The trip was made easier by my Cleveland uncle's gift. He had heard of my plans from my cousins, not from me, and had sent fifty dollars as a wedding present.

"As soon as we got back we went right to our own home, the cottage, though we had not finished furnishing it. We enjoyed greatly working out together the details of our homemaking.

"Did we furnish it on one hundred dollars? We did, in a way. We furnished it as far as the money would go, and to an outsider it resembled a furnished flat.

"We decided the summer kitchen was too small for kitchen and dining room both, and unsuitable for use in winter, being simply a weatherboarded, unplastered affair. We wished to save fires, too, and the sink was in the third room; so we featured the first three rooms. However, the summer kitchen made a good trunk and store room, and a place for extra provisions in moderate weather—was a substitute for attic and pantry.

"That reduced the problem of furnishing to three rooms; but when we set about that and were face to face with the actual purchasing power of one hundred dollars, I suggested we close another room.

"By renting the cottage some three weeks before we wished it—to hold it—the landlord agreed to paper for us, especially as I signed a lease for a year. We selected the paper carefully; it was not expensive, but in patterns and shades we liked, and it gave tone to the whole house.

"When I commenced to investigate, I was rather staggered by the cost of things and mentioned the fact to Jim.

"'Good things cost money—lots of it,' I remarked. 'Still, I suppose it pays to get good things.'

"'It pays better not to go into debt,' Jim answered coldly. 'You had better get what you can afford. You can get cheap things that look well, even if they will not last forever. There is such a thing as getting things too good; they last too long.'

"I looked at him, more encouraged.

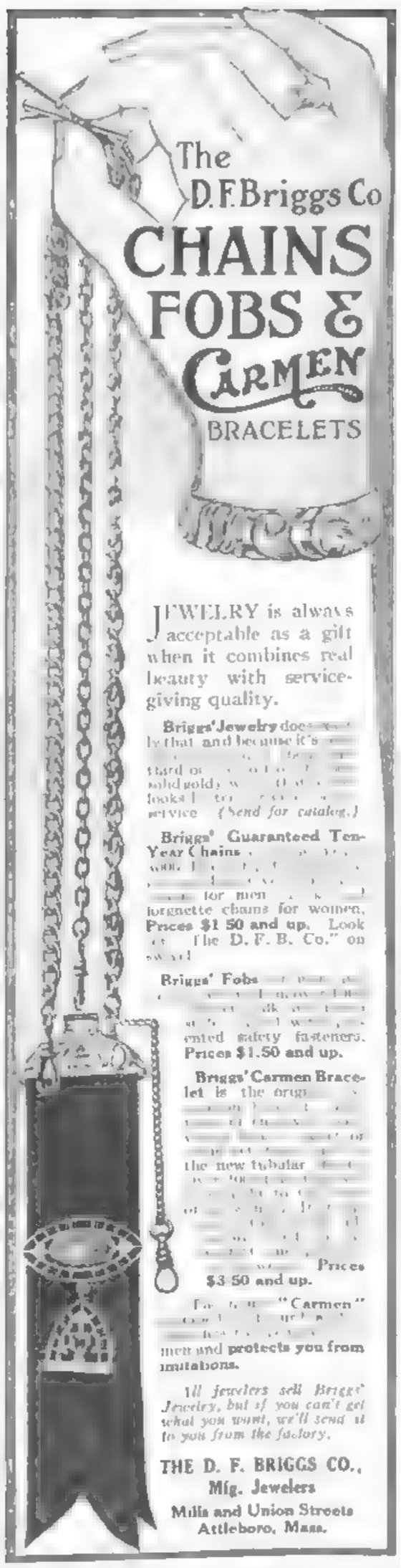
"'I didn't know you could get things too good,' I replied slowly.

"'Oh, yes, you can,' he responded. 'You get tired of the same things always. Get some cheap things, and then you will have the fun of looking forward to getting something better.'

"This talk put new ginger into me, and the next day I went nosing round about the stores, calling loftily for the cheapest things. And, bless you—or bless Jim, rather—I found a good many bargains from which Kate and I selected later.

"Of course I offered suggestions sometimes, and did a great deal of work in fixing up the place, but I let Kate have her way about things as a rule. She was so sensible and had so much taste it was quite safe to do this; and then, too, not to have done so would not have seemed quite safe, after the advice I had from old Daddy Trotter down at the store.

"Daddy used to be on the road, was on the road for forty years; and the firm kept him partly as a pensioner, partly as an entertainer for the country merchants when



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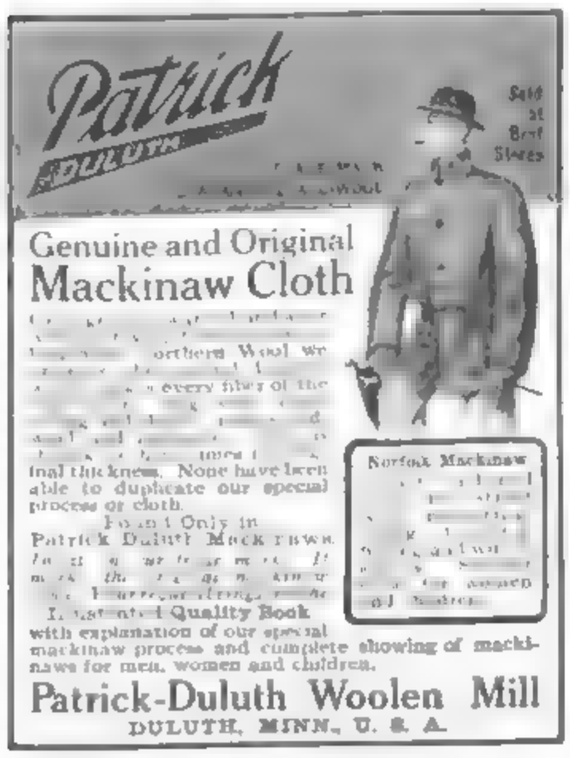

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they came to town. He used to sit at the door—a tall, withered, white-haired watcher.

"One day not long before the wedding he said to me in his kindly, high-pitched old voice:

"'So you are going to get married, are you, Sam?'

"I acknowledged I was and that we were going to housekeeping in a little cottage.

"'Well, well; that's the right thing, the right thing. You be good to her, and humor her a little, and you'll get along,' he continued.

"'They need humoring a little, do they, Daddy?' I asked.

"'Yes, yes; don't try to boss her all the time. I've been married fifty-three years now, off and on; have had three of them; and I find they're all alike. You boss about big things, but you let her have her way in little things,' he said with a shrewd look.

"'Thank you, Daddy, I'll remember that,' I answered.

"'Yes, sonny, you regulate the money and the outside matters, but let her do the fixing and managing in the house.'

"I didn't tell Kate about Daddy's advice at first, but I acted upon it from the start.

"For the second room, our bedroom, we had a rug of dark blue ingrain carpet, the plainest white iron bedstead, and a neat dresser and a washstand of cheapest imitation mahogany—a child could have told they were imitation, but the lines were good.

"There were two or three chairs, a low rocker Kate liked especially, and some cheap white curtains that added a dainty touch. I put up some shelves in the corner, with wardrobe hooks below, for there were no closets in the house; and draped that corner with a cheap stuff of dark blue. Though the cost of furnishing the entire room was very small the effect, with the dainty morning-glory paper, was excellent. It was as dainty a room as you could wish.

"The chief furniture for the kitchen-dining room was a small cookstove, supplemented by the cheapest possible dining table, chairs, tin safe and kitchen table. The combined cost of the last two was not so much as I had been paying for a pair of shoes. We together constructed a four-leaved screen covered with green burlap paper, which was effective and almost separated our kitchen half from our dining room half of the room.

"Of course we were constantly adding little things, as a box cupboard for pots and pans, and shelves draped with red cheesecloth in the kitchen corner near the sink; and by springtime we had a small refrigerator in the summer kitchen.

"In summer we put a tall screen of lima-bean vines all along one side of the yard, from the blank wall of the cottage next door—which our windows faced—to the rear of the lot. And, with a thick screen of sunflowers cutting off the walk on the other side and the back part of the lot, we contrived a nice little rectangular grassplat, vine and sunflower bordered, to which the passageway at the side of the house led. We called it our English garden; and there in evenings of late spring and summer, with two or three Japanese lanterns strung about, we used to have tea and sandwiches and lemonade, and ice cream, and picnic suppers sometimes, with a few friends of the old set.

"I also screened that little back porch for summer, which cost very little with wire at a cent and a half a foot; and there Kate and I frequently had our breakfasts and suppers.

"Kate wasn't much of a cook at first, and she was conscious of the fact—and deplored it. We had both been accustomed to comfortable living.

"She was game, though, and tried very hard; but about the fourth day confessed:

"'Sam, my cooking reminds me of Evelyn's music; she says she doesn't play well enough to enjoy her own playing.'

"I was alarmed. A cook just then was out of the question.

"'Oh,' I replied unblushingly, 'you are doing all right!'

"She was, for a beginner; though it is true the steak had seemed watersoaked, the potatoes soggy, the tomatoes scorched—but not much; and the coffee—well, it is kinder not to say anything about that.

"Everything had gone wrong that meal. We both felt blue, and were tired of tacking rugs and making corner shelves.

"But—the worst was yet to come."

(TO BE CONCLUDED)

Try this on your tongue

Send for these Free Acid Test Papers and find out whether or not you have Acid Mouth.

Dentists assert that only five out of one hundred people have teeth undamaged by acid mouth. The dentifrice that neutralizes acidity and protects the teeth is

PEBECO TOOTH PASTE

A trial tube of Pebeco and the test papers will prove this. If your mouth is acid the test paper will indicate it. Use a little Pebeco and test your mouth again. There will be no acid.

But Pebeco cleanses the teeth and sweetens the mouth as well as it saves the teeth. A trial tube of Pebeco will show you how pleasant in flavor a truly effective dentifrice may be.

Pebeco was specially made to overcome this unnatural acidity of the mouth, which gradually dissolves the hard tooth enamel and results in the disintegration of the soft interior and the destruction of the tooth.

Pebeco not only neutralizes acidity, but it also frees the mouth of decay-germs, cleans, whitens and polishes the teeth, and leaves a sweet, wholesome breath and a delightful sensation of freshness and re-vitalization in the mouth.

Mail this Coupon Now or Send Postal Request

Pebeco is the product of the hygienic laboratories of P. Beiersdorf & Co., Hamburg, Germany, and is sold by druggists everywhere in large 50c tubes. As so little is used at a time, it is very economical.

LEHN & FINK
106 William Street New York
Producers of Lehn & Fink's Rieeris Talcum

LEHN & FINK
106 William St., New York
Gentlemen:—
Please send me without charge Trial Tube Pebeco Tooth Paste and Acid Test Papers.

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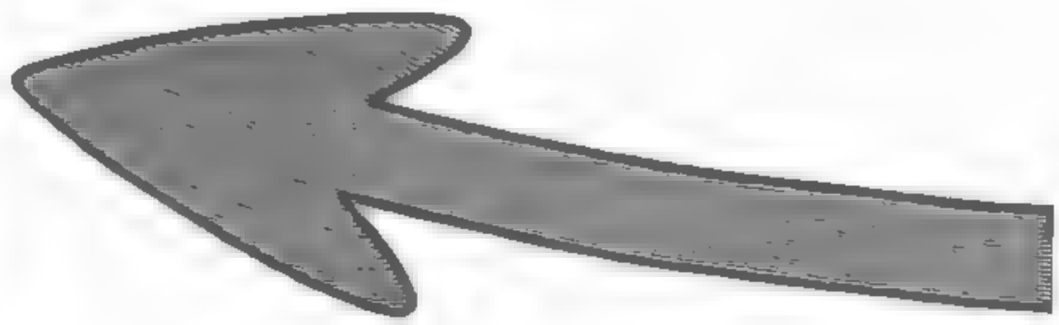


WARNER

The Dominant Speedometer

Nearly every manufacturer of high priced automobiles is now equipping his cars with Warner speedometers. Read the big list on the opposite page. Here you have the approval of the most successful automobile manufacturers in the world. Their word is your guarantee.

THE above chart sums up the speedometer situation as it stands to-day. You can see by what a big majority the Warner leads. *Over sixty per cent.* of all the "regular equipment" contracts, which the high priced automobile manufacturers have thus far awarded, have been given to us. This is a conservative estimate. By the time all contracts are placed we will probably be supplying *seventy-five per cent.* of the manufacturers who are specifying speedometers as "regular equipment." Over one hundred thousand 1913 cars will be Warner equipped.

Nearly every manufacturer of high priced automobiles is now equipping his product with Warners. Study the list on the opposite page. You know these cars—every one of them. You know their standing—their undisputable value—recognized the world over. A Warner is now found on every one of these cars. It is part and parcel of the most celebrated motor cars in the world. Wherever good cars are found you will find Warners. When speedometers are selected on a quality basis you will generally find Warners. *It is the world's dominant speedometer.*

Would those critical manufacturers adopt the Warner, if it did not square up in quality with their established products? Would they put an inferior speedometer on a superior car? Do you find that producers of high priced cars put anything but the best in their cars? Do you ever find materials or equipment they are ashamed of? On the contrary you find everything up-to-date, modern and advanced. The *best* in materials; the *best* in workmanship; the *best* in design, and the *best* in speedometers—*the Warner.* This describes every car on this list—all representative and high grade American automobiles.

Further proof of the high esteem in which the Warner is held is shown by the automobile manufacturers themselves. You have probably noticed how they advertise the fact that their cars are *Warner equipped.* Look through the catalogue of any of these concerns. Turn to the equipment page, and in bold type you will find *"Warner Speedometer."* You will also find the same thing in their national advertising campaigns in the newspapers, weeklies and magazines. These manufacturers are just shrewd enough to know that a Warner on a car *adds to the public confidence in that car.* That is one reason they were willing to pay us one hundred per cent. more than they had to pay for other speedometers. *And this is exactly what they had to do.* Warner prices are never cut. They remain the same—always maintained. One price to all.

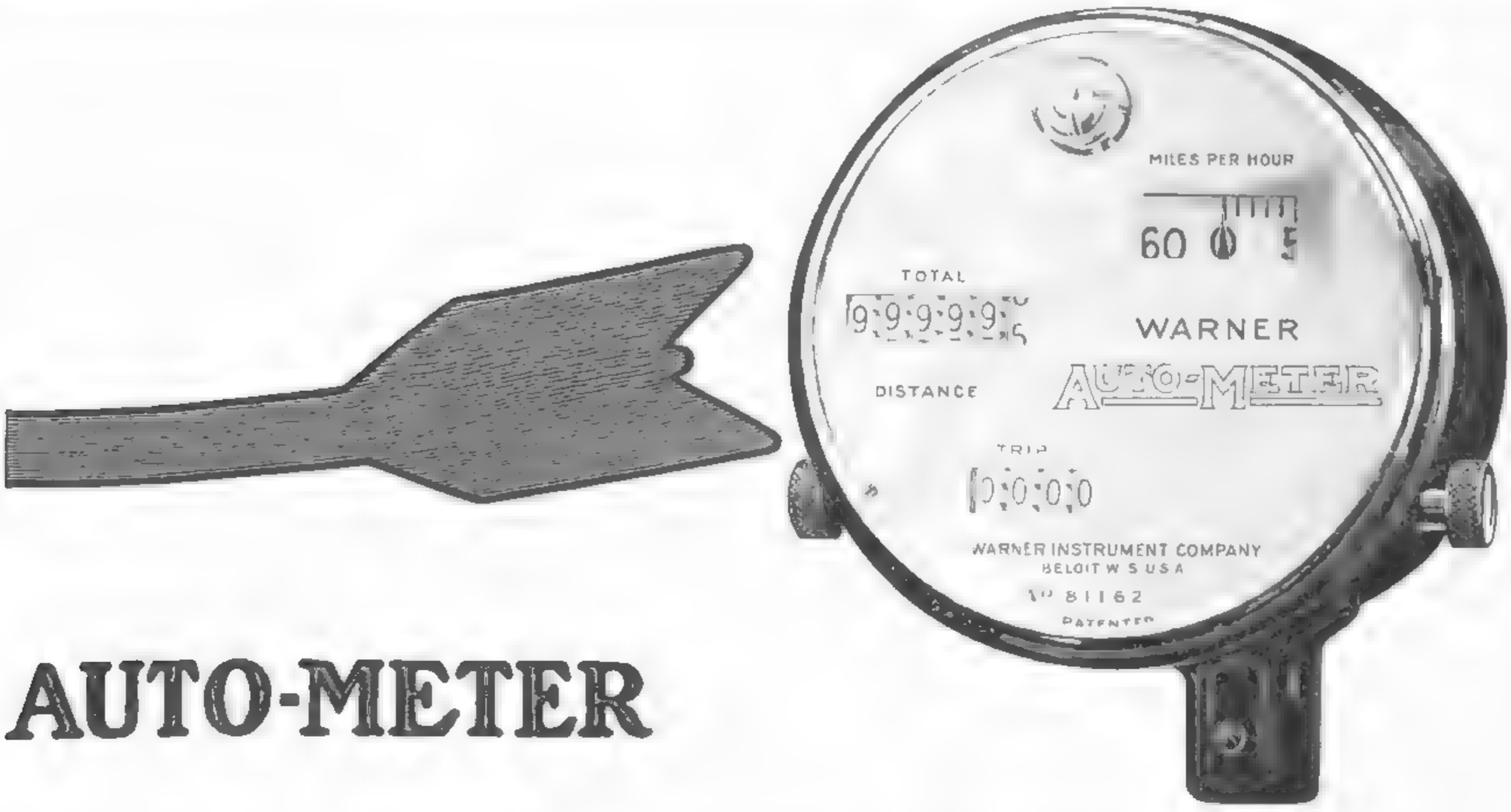
But what of these few manufacturers who are not equipping with Warners? Notice their advertising. *Not one word is said about the name of the speedometer in their cars.* Sometimes a short description of it. But absolutely no reference as to who made it. The name seems to be purposely left out. It's like trying to sell you steel without telling you what kind of steel it is—or tires without telling you whose make they are—or a typewriter without telling you who manufactured it. You are entitled and accustomed to having your purchases identified, and merchandise with a hidden or obscure name does not have your confidence as does trade-marked merchandise.

So to be sure of your speed and mileage *insist on a Warner*—the most accurate speed and mileage indicator made.

There are many good reasons why the majority of high priced automobile manufacturers choose the Warner. It has been in the hands of the public for over eight years. It has had every known test under the sun. *We have never known a Warner to fail.* The first Warner made is still giving perfect service. In principle it is the same today as it was eight years ago. It is the simplest instrument made. That is why it has continually given the most accurate service.

The Warner instrument is *made like a fine watch.* It is a thoroughly jeweled instrument. The jewels used are *select first quality Sapphires* accurate to 1-2000 of an inch and polished like a diamond. These Sapphires insure absolute precision—for life. The speed disc, for instance, is mounted on four of these Sapphires. The finely made pivot rests on a perfect cap jewel.

The Warner compensating device regulates the instrument in any climate, and under any sudden change of temperature. It never varies. It is always precise and true.



AUTO-METER

These Famous Cars are now Equipped with Warner's

Ahrens-Fox
American
Armleder
Austin
Cadillac
Chalmers
Church-Field Electric
Cino
Columbia
Cunningham
De Launey Belleville
Flanders
Garford
Grand Rapids Truck
Grant
Grinnell Electric
Haynes
Hupp-Yeats
Jenkins
King Electric
Knickerbocker
Lozier
Marion
Marmon
Matheson
McFarlan
Midland
National (in combination)
Ohio Electric
Oldsmobile
Overland
Packard (in combination)
Patterson
Pierce-Arrow
Pilot
R-C-H
Republic
S. G. V.
Simplex
Stafford
Staver
Stearns
Stevens-Duryea
Stoddard-Dayton
Vera Six

Probably most important of all in the Warner Auto-Meter is the *exclusive odometer construction*—that part of the instrument which indicates the miles per trip and per season. A speed indicator's odometer is its heart—and must be right. We use a perfect Veeder instrument. This has been, for the last twenty years, *the standard odometer and counter of the entire world.* Veeder makes millions of odometers a year. He is an expert, and being an expert can make them more perfect than anyone else. It is the odometer construction which every speedometer manufacturer in the country has vainly tried to pattern after, just as they all have been gradually coming closer and closer to the general construction and principle of the famous Warner Auto-Meters.

In this improved Odometer, dial wheels *alone* are used. The reduction of speed from the unbreakable, flexible shaft to the first dial wheel is accomplished by very coarse, pitch-hardened steel worm and gear, aided by a very strong solid brass gear and pinion, and a hardened steel ratchet wheel and driving pawl. *This does away entirely* with the differential gear reduction, used on most speedometers. It means that there is absolutely *nothing* to break and *nothing* to get out of order.

Tear down a Warner—inspect its fine workmanship and thorough construction and you will understand why the most particular automobile manufacturers of America are anxious and willing to pay us one hundred per cent. more than they would have to pay for others.

Every Warner made is the same in principle, construction and workmanship.

It will pay you to insist on a Warner when you buy your car. If it is a part of any car you might have in your mind, you can feel satisfied with the rest of the car.

For sale by leading dealers all over the world and at our own branches listed below. Priced at from $50 to $145.

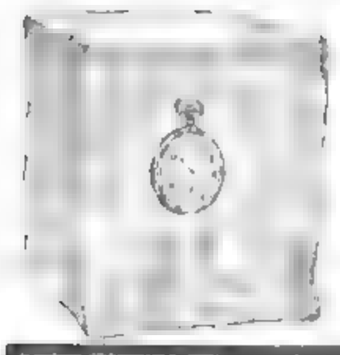
We have a handsome catalogue we would like you to read. It's gratis. Write us direct.

The Warner Instrument Company, Beloit, Wisconsin

BRANCHES

Atlanta, Buffalo, Cincinnati, Denver, Indianapolis, Los Angeles, Philadelphia, Portland, Ore., Seattle, Boston, Chicago, Cleveland, Detroit, Kansas City, New York, Pittsburgh, San Francisco, St. Louis

Canadian Branch—559 Yonge St., Toronto, Ont.



One of the Four Great Achievements in Watchmaking

From the beginning of time men have striven to produce accurate time-telling devices. The water clock, the sun dial and other ancient devices gave way to the pocket watch—

And since the invention of this wonderful piece of mechanism four great achievements have been made. The greatest of these is the wonderful compensating balance wheel and the accurate adjustments of the South Bend Watch, which have been perfected to such an extent that actually freezing a South Bend Watch in solid ice does not affect its timekeeping in the slightest degree.

The "South Bend" Watch

Every adjusted South Bend Watch must run alternately in an electric furnace and an ice box with barely a second's variation.

It must run seven hundred hours continuously and accurately under every conceivable condition

It must pass four hundred and eleven separate and distinct inspections—

And not until the four hundred and eleventh O. K. has been stamped upon the tag is it ready for you

As further protection to you it is guaranteed absolutely to give accurate service

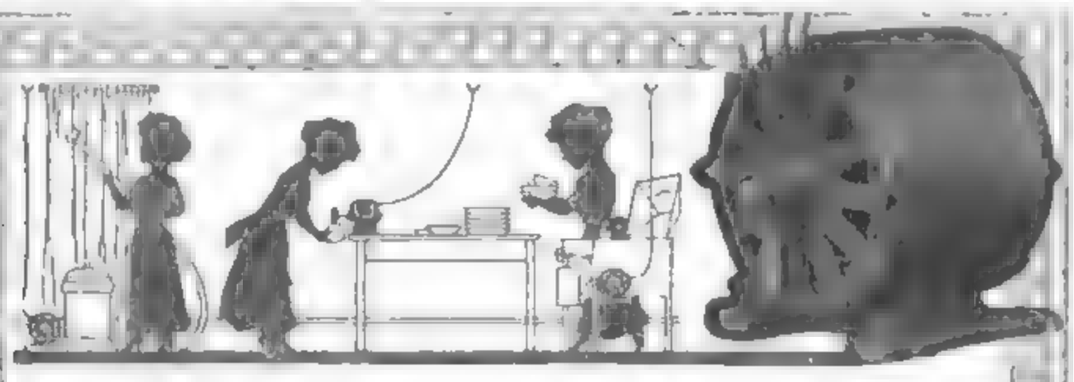
The South Bend Watch is sold through retail jewelers exclusively—

We will not sell them through any other channels because only a reliable jeweler is capable of adjusting a South Bend Watch to your personal use and it is essential to good time-keeping that it be

When you buy your watch ask to see the Double Roller South Bend Watch It is as much better than a single-roller [illegible] as a double-track railroad is better than a single-track road

[illegible] to drop [illegible] some valuable information concerning the Double Roller South Bend Watch.

South Bend Watch Co., 11 State Street, South Bend, Indiana



A Westinghouse Small Motor at Ten Cents a Day Saves Servant Hire

WASHING dishes; washing clothes; cleaning the carpets, rugs, upholstery and hangings; cleaning and polishing the silver the modern quick way—the way of the silversmith—running the ice cream freezer, grinding coffee, ventilating the kitchen, forcing the furnace draft in cold weather, running the sewing machine.

For details talk to the nearest good electrical dealer. He will quote prices on everything you need and will arrange to properly install the motor.

To start right in the use of electrical helps you want the best motor you can buy. The Westinghouse Motor is not cheapened in design or workmanship to make an attractive price, and can be depended upon to do its work for many years. Nevertheless its price is only slightly higher than the toy type of motor which does its work imperfectly and has no staying qualities.

The Westinghouse Motor is the motor you are sure of.

To get in touch with a reliable electrical dealer in your vicinity write us.

Westinghouse Electric & Manufacturing Co.
Dept. M.P., East Pittsburgh, Penna.

HIS MAJESTY BUNKER BEAN

(Continued from Page 20)

"Kennedy & Balch buying right and left. Open at a hundred and twenty-five tomorrow sure!" said the quiet director quietly.

"Placed an order yesterday for four hundred shares and got 'em," said another, not so quietly. "And today they're bidding Federal Express up to the ceiling."

"Plug pulled!"

The oldest director strutted to the fore with a visibly purpling face.

"Plug pulled. Want t' know where it was pulled? Right in this office. Want to know who pulled it? That!" He pointed unmistakably to the child among them taking notes. At another time Bean might have quailed, at least momentarily; but he had now discovered that the advance-dressing old gentleman used scent on his clothes. He was afraid of no man who could do that in the public nostrils. He surveyed the old gentleman with frank hostility, noting with approval, however, the dignified yet different pattern of his waistcoat. But he knew the other directors were looking hard at him.

"Shrimp! Snake!" added the old gentleman, like a shocked naturalist encountering a loathsome hybrid.

"Been plowing with our heifer?" asked Breede incisively.

Bean was familiar with that homely metaphor. He felt easier.

"Your heifer!" He would have liked to snort as the old gentleman did, but refrained from an unpracticed effort. "Your heifer! No; I bought a good fat yoke of steers to do my plowing. Took his money to buy one of 'em with!" He waved a careless arm at the smouldering vessel across the table. They were all gasping in horror, in disgust. He was a little embarrassed. He sought to smooth the thing over a bit with his next words.

"Eagle shot down with his own feather," he said, hazily recalling something that had seemed very poetic when he read it.

"Wha'd I tell you? Wha'd I tell you?" shouted the oldest director, doing an intricate dance step.

"Hold 'ny Federal?" asked Breede.

"A block or two—several margins of it," said Bean.

"How many shares?"

"Have to ask Kennedy & Balch; they're my brokers. I guess about some seven or eight hundred shares."

"Wha'd I tell you? Wha'd I tell you?" again shouted the oldest director, and, as if despairing of an answer, he swore surprisingly for one of his refined garniture and aroma.

"Find out something in this office?" asked Breede evenly.

"Why wouldn't I? I found out something the minute you sent people to me with that 'By-the-way' stuff. I knew it as quick as you had them breaking their ankles trying to get my fifty shares. Knew it the very minute you sent that—that slinking gazelle to me." He pointed at Tully.

He had not meant to call Tully that. It rushed out. Tully wriggled uneasily in his chair at the desk, blushed well into his yellow beard, then drew out a kerchief of purest white silk and began nervously to polish his glasses.

"Hoo-shws-ha-ha-hoo-shway!"

It was Breede, with, for the moment, a second purple face on the board of directors. Neither Bean nor Tully ever knew whether he had suppressed a laugh or a cough.

"Come! come! come!" broke in the oldest, sweeping the largest director aside with one finger as he pulled a chair to the table.

"This'll never do with us, you know! How much—how much—how much?"

He again poised the chastely wrought fountain pen of gold above the dainty checkbook of Morocco leather.

"Have to give 'em up, you know—can't allow that sort of underhand work—where'd the world be, where'd it be, where'd it be? Sign an order; tell me what you paid. Take your word for it!"

He was feeling for Bean the contempt that a really distinguished safe-blower is said to feel for the cheap thief who purloins bottles of milk from basement doorways in the gray of dawn.

"Now, now, now, boy!" The pen was still poised.

The Active Man's Underwear

"Kick Off" That Old Style Underwear

you red-blooded men of vim and vigor! "Line up" for the winter's work in "the active man's underwear" that has no drawers to slip and slide, no seat of missing buttons, no bunched-up, binding crotch—Superior, the Perfect Union Suit

Out o'doors or in, at work or at play, Superior Union Suits will give you that snug-fitting comfort which makes the "touch-downs" easy. For

Superior THE PERFECT UNION SUIT

—can't gap in the seat!
—can't bind in the crotch!

An exclusive Superior feature, "the lap without [illegible] has banished forever all such union suit [illegible]. The seat can't gap because it interlocks like a close front collar. It can't bind in the crotch because it has no buttons on the seat to prevent free movement. It stays snugly closed when you want it closed—opens when you want it open—adjusts itself instantly to every position

Go to the man who sells you your collars and shirts and ask to see Superior

All sizes, styles and fabrics $1 to $7
In Canada $1.50 to $10

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VENUS PERFECT PENCILS

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Prove for yourself Venus Pencils are best Write for Free Sample. Ask for soft, medium or hard.

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ROOMS $1.00 PER DAY AND UPWARD
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STOP HERE WHILE IN NEW YORK
BAGGAGE TO AND FROM STATION FREE

PHOENIX MUFFLERS

are the ideal protection against cold wind for throat and chest. Smartly dressed people appreciate the perfect fit, soft weave and exquisite shaping of PHOENIX MUFFLERS. They give the needed warmth without weight.

For MEN, WOMEN and CHILDREN
50c., $1., $1.50 to $5.

PHOENIX KNITTING WORKS
2206 BROADWAY MILWAUKEE

PHOENIX DOUBLE KNIT SILK HOSE

A new and ingenious Phoenix idea. You can now wear SILK HOSE throughout the *Winter Season* with comfort and economy. Pure thread silk with an inner lining of lisle for warmth.

Unreservedly Guaranteed

Men's Doubleknit Silk
No. 288 — 50c pair; 4 pair box $2

Women's Doubleknit Silk
No. 395 — 75c pair; 4 pair box $3

At all good dealers

PHOENIX KNITTING WORKS
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Macey
Book Cabinets
Do Not Look Sectional-
But They Are

MADE IN GRAND RAPIDS

"PREFERRED STOCK"

Our New Picture which is a heart-winner.

The original drawing has been faithfully reproduced with colors, in a large poster, 22x28 inches, ready to frame.

WILL MAIL ONE TO ANY ADDRESS IN THE UNITED STATES, UPON RECEIPT OF 35c IN COIN OR STAMPS.

TOLMAN PRINT, BROCKTON, MASS.

"Oh, put up your trinkets!" said Bean with a fine affectation of weariness.

The old gentleman sat back and exhaled a scented but vicious breath. There was silence. It seemed to have become evident that the unprincipled young scoundrel must be taken seriously.

Then spoke the largest director, removing from his lips a cigarette which his own bulk seemed to reduce to something for a microscope only. He had been silent up to this moment and his words now caused Bean the first discomfort he had felt.

"You will come here tomorrow morning," he began, slanting his entire facial area toward Bean, "and you will make restitution for this betrayal of trust. I think I speak for these gentlemen here when I say we will do nothing with you tonight. Of course if we chose—but no; you are a free man until tomorrow morning. After that all will depend on you. You are still young; I shall be sorry if we are forced to adopt extreme measures. I believe we shall all be sorry. But I am sure a night of sober reflection will bring you to your senses. You will come here tomorrow morning. You may go."

The slow, cool words had told. Bean tried to preserve his confident front as he turned to the door. He would have left his banner on the field but for the oldest director, who had too long been silent.

"Snake in the grass!" hissed the oldest director, and instantly the colors waved again from Bean's lifted standard. He did not like the oldest director and he soared into the pure ether of verbal felicity, forgetful of all threats.

He stared pityingly at the speaker a moment, then cruelly said:

"You know they quit putting perfumery on their clothes right after the Chicago fire."

He left the room with faultless dignity.

"Impertinent young whelp!" spluttered the oldest director; but the first fellow director who dared to look at him saw that he was gazing pensively from the high window, his back to the group.

"No good," said the quiet director to the largest. "A little man's always the hardest to bluff. Bet I could bluff you quicker than you could bluff him!"

"Well, I didn't know what else ——" answered the largest director, who was already feeling bluffed. "Why didn't J. B. here assert himself then?"

"'Fraid he'd get mad 's 'ell an' quit me," said Breede. "Only st'nogfer ever found gimme minute's peace. Dunno why. Talk aw ri'. He un'stan's me. Res' drive me 'sane."

"Plug's pulled anyway," commented the quiet director. "Only thing to do is haul in what we can on a rising market. Heaven knows where she'll stop."

"Pound her down," said the largest director sagely.

"Any pounding now will pound her up."

"Hold off and let it die down."

"Only make it worse. No use; we've got to cut that money up."

"Seven hundred shares, did he say?" asked the large director. "Very pretty indeed! J. B., I'll only give you one guess whether he quits his job or not."

"Thasso!" admitted Breede dejectedly.

"He'll show up all right in the morning, mark me," said the largest director, regaining confidence.

"Sneaking snake in the grass," muttered the oldest director, yet without his wonted vim.

"I'll telephone to McCurdy, right in the next block here," continued the largest director. "Might as well have this chap watched tonight and keep tight to him tomorrow until he shows up. We may find somebody's behind him."

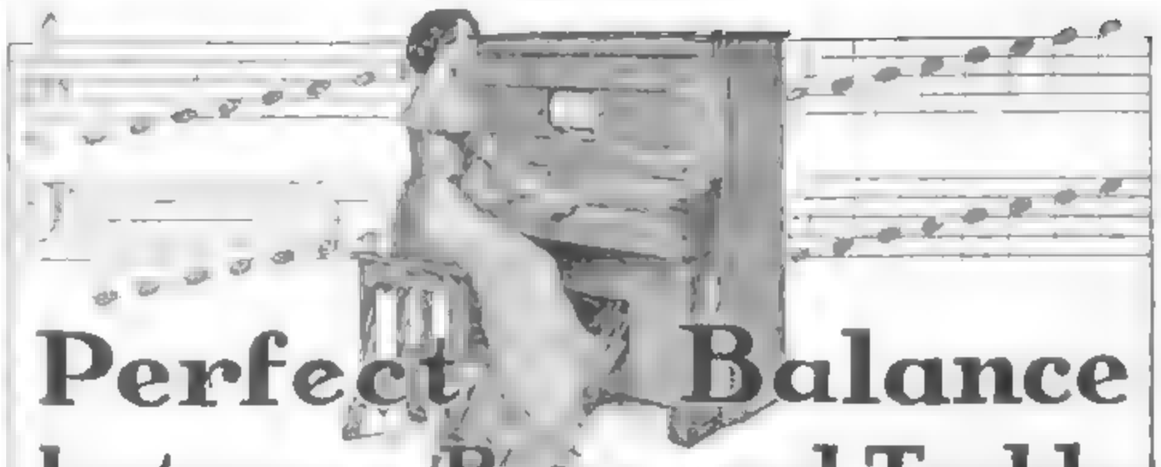
"'S my idea," said Breede. "Some one b'ind him."

"Grinning little ape!" remarked the oldest director bitterly.

To Bean in the outer office came the facetious boy.

"Telephone for Perfesser Bunker Hill Monument," he said, but spoiled it by laughing. It was extempore and had caught him unawares. The harried Bean fled to the telephone booth.

"I wanted to tell you," began the Flapper, "what Granny told me today. Granny says the first glamour soon fades, but after that you just perfectly settle down to solid companionship. And oh, yes; I want you to let me just perfectly have my own way about those hangings for the drawing room, because you see I know. And, oh, I had something else. No matter. Won't I be glad when the deal is adjusted in the



Perfect Balance between Bass and Treble

Something about the graded pneumatics of the Manualo (an exclusive feature) and how they produce the same even tone as hand-playing.

TAKE the front off a piano and you will find that the hammers which strike the strings are graded in size according to the weight of the strings. To secure properly proportioned effects the heavy bass strings must be struck with larger hammers than the light treble strings. To retain this same even tone in player-piano music, the

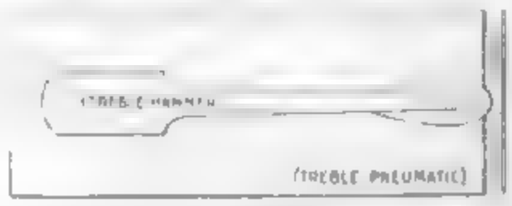
Baldwin Manualo

The Player-Piano that is all but human

depends not merely on the graded piano hammers but in addition its pneumatics which work the hammers are also graded in the same proportion as the hammers. Each string is struck with the proper force to make its tone an integral part of the entire keyboard, neither conspicuous above the others nor over-shadowed by them. There is certainty of tone production and uniformity of quality and strength from the lowest *A* to the highest *C*. Treble notes, no matter how rapidly played, are always brilliantly distinct because the **Manualo** pneumatics strike them properly. Chords, no matter how softly played, are brought out in every note.

You secure the evenly balanced effects of hand-playing because the action of the graded piano hammers is retained by the graded **Manualo** pneumatics. This graduated scale is patented. You cannot secure it in any player-piano but the **Manualo.**

Showing the relative proportions of the bass and treble hammers, and bass and treble pneumatics. Notice that the pneumatics vary in size according to the strings and hammers. This is the reason for the Manualo's perfectly balanced tone.



But, important as this feature is, every other part of the **Manualo** is an advancement in keeping with it. Before you buy *any* player-piano you should know all about the Manualo's wonderful accented pedaling and control, the direct action of the pneumatics, the original bellows arrangement, short rounded air passages, etc. Our new book gives complete details and illustrations. Send coupon today

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Our new book of Premiums shows 150 useful, pretty things.

We have picked them out as gifts to our customers, and the years have taught us what people most desire. They are ideal Christmas gifts.

You can pay for the gifts with coupons which come with Mother's Oats. Also with Mother's Wheat Hearts.

If you lack enough coupons you can get a gift anyway—get it in time for Christmas. Then send the coupons later. Our book explains this novel, pleasant plan.

The book shows:

Cameras—Jewelry
Silverware—Chinaware
Lace Curtains—Linen
Fireless Cookers
New Kitchen Helps
Roller Skates, etc.

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Each package of Mother's Oats contains a coupon. So does each package of Mother's Wheat Hearts. These coupons buy these gifts.

We give back in this way about 10 per cent of all that you pay for these cereals. You have your choice of 150 articles.

And there is no need to wait for the coupons. Get the premium now, if you wish to, and send the coupons when you can.

Write a Postal

and we will mail you this big, new Premium Book. It will offer you scores of good Christmas suggestions—for men, women and children. And all are free to our customers. Write us now.

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Standard Size Package, 10c
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Prices noted do not apply in the extreme West or South

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Mother's Wheat Hearts is the granulated white heart of the wheat.

And in Mother's brand you share in our profits. You get a 10 per cent dividend on all you spend in the shape of useful gifts. Our book will show you what this means to you.

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To Ease Your Feet

The Cushion Eases The Whole Shoe Pleases

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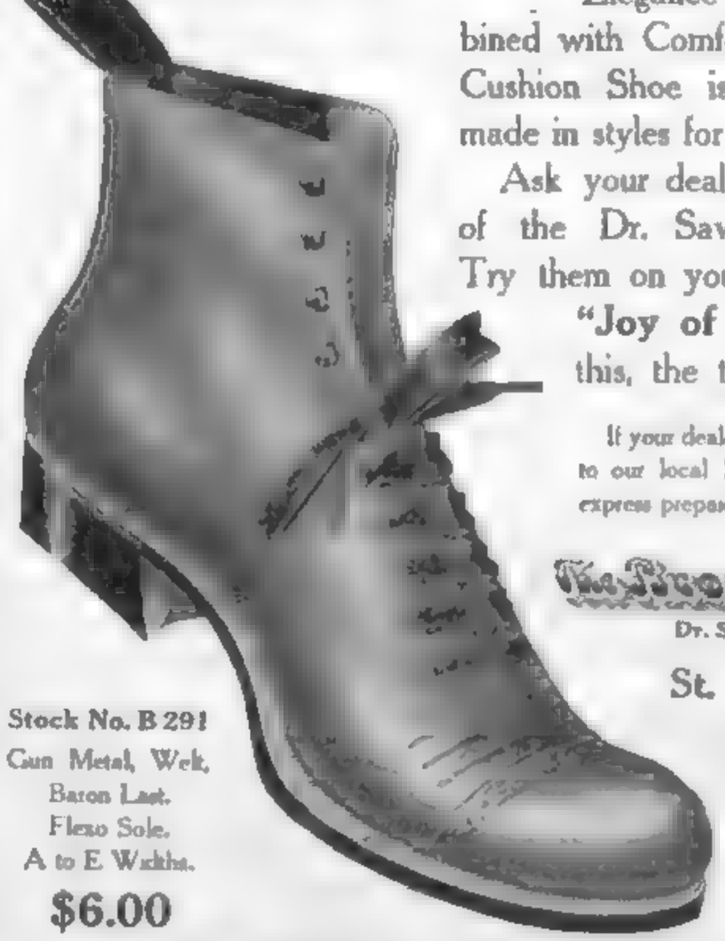
THE **Dr. Sawyer** Cushion Shoe is the undisputed leader in Cushion Shoes. Style, Elegance and Economy, combined with Comfort. The Dr. Sawyer Cushion Shoe is "Everyman's" Shoe, made in styles for young and old.

Ask your dealer to show you a pair of the Dr. Sawyer Cushion Shoes. Try them on your feet, experience the **"Joy of wearing,"** found in this, the true Cushion Shoe.

If your dealer cannot supply you, send $6.00 to our local Depots and shoes will be sent express prepaid.

The Brown Shoe Co.
Dr. Sawyer Department 24
St. Louis, U. S. A.



Stock No. B 291
Gun Metal, Welt,
Baron Last.
Flexo Sole.
A to E Widths.
$6.00

St. Louis Depots
Brandt's Shoe Co.
616 Washington Ave.
Young's Shoe Co.
914 Olive Street

Style Book showing other styles on request.

interests of all concerned, as poor old Pops says! Why don't you tell me something? I'm just perfectly waiting to hear."

"Uh, of course, of course—you're just perfectly a slinking gazelle. Ha, ha, ha!" answered Bean, laughing at his own jest after the manner of the office boy.

He was back making a feeble effort to finish the last of Breede's letters. He glanced mechanically at his notes. Above that routine work he had so many things to think about. He had fixed Tully for good. Tully wouldn't try that "By-the-way" and "Not impossible" stuff with him any more.

And that little old man—perfumery not used since the Chicago fire, or had he said the Mexican War? No matter. And talked to Breede about heifers. But there was the big-faced brute, speaking pretty seriously. Let him go free tonight! State's prison offense maybe! Might be in jail this time tomorrow. Would the Flapper telephone to him there? Send him flowers and jelly? Would he be disgraced? Breede . . . directors . . . glamour wearing off . . . slinking gazelles with yellow whiskers . . . rotten perfumery. So rushed the turbulent flood of his mind. But the letter was finished at last.

Two days later a certain traffic manager of lines west of Chicago read a paragraph in this letter many times:

"The cramped conditions of this terminal have been of course appreciably relieved by the completion of the westside cut-off. Nevertheless, our traffic has not yet attained its maximum, and new problems of congestion will arise next year. I am engaged to that perfectly Flapper daughter of yours and we are going to marry each other when she gets perfectly good and ready. Better not fuss any. Let Julia do the fussing. To meet this emergency I dare say it will come to four-tracking the old main line over the entire division. It will cost high, but we must have a first-class freight carrier if we are to get the business."

The traffic manager at first reached instinctively for his telegraphic cipher code. But he reflected that this was not code phrasing. He read the paragraph again, and was obliged to remind himself that his only daughter was already the wife of a man he knew to be in excellent health. Also he was acquainted with no one named Julia.

He copied from the letter that portion of it that seemed relevant and destroyed the original. He had never heard it said of Breede; but he knew there are times when, under continued mental strain, the most abstemious of men will relax.

TO BE CONTINUED

Alice in Letter Land

A LETTER TO REFORMERS

Alice, dressed in white PK,
Strolled out after T;
Felt she owned the U. S. A.!
All the kids cried: "G!"

Alice frowned: "Boys must not UU
Such expressions! Y?
Always mind your PP and QQ,
Never wink your II"

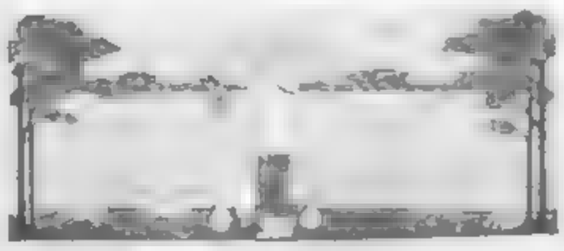
How those kids began to TT
Alice—can't you C!
Pelted her with fat green PP
Soft as soft could B.

Till a dreadful sight to C
Was her white PK;
Greener than the greenest T,
Made her look a J.

When they pulled her auburn Q
Tears gushed from her II,
While she sobbed: "Quite lost on U
Are my words most YY!"

Gentle reader, would you B
A Reformer?—U
Con this tale, which has, you'll C,
Sure for you a Q.

—*Laura G. Woodberry.*



Seventy degrees in *all* rooms

The ideal of home comfort is to have all your rooms in Winter kept at an even temperature—near to 70 degrees. This is done by the

IDEAL SYLPHON **Regitherm**

You feed your boiler—then forget it. The REGITHERM remembers every instant and controls the boiler dampers so you have no over-heat (no discomfort). Thermometers in different rooms will show evenness of warmth. REGITHERM sets on wall of living room: you set pointer to any degree of temperature marked on scale (60 degrees to 80 degrees)—say 70 degrees. Then the expansive principle works in the wonderful Sylphon all-brass bellows, and motion is instantly sent by wire cable to draft and check dampers of boiler or furnace—balancing them just right to maintain the warmth desired. Saves fussing and tiresome stair travels.

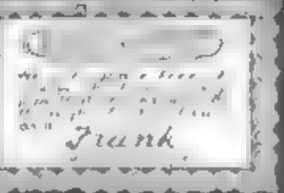
REGITHERM needs no electric, compressed air or water power—no clockwork—no machinery to get out of order; lasts a lifetime without repairs. EASILY PUT ON OLD OUTFITS. Reasonable in price; fuel savings soon pay costs.

The REGITHERM is also a great success for controlling hot-rooms for baths, dry-kilns or bake ovens; varnishing, painting and glueing rooms in factories—any use where uniform heat (high or low) must be kept up. Send to-day for "New Heating Aids" booklet telling about this REGITHERM, Norwall Air Valves, Sylphon Packless Radiator Valves—all of which save your labor, patience and money.

AMERICAN RADIATOR COMPANY
Write Department R CHICAGO
Makers of IDEAL Boilers and AMERICAN Radiators

TRADE MARK
Frank
GUARANTEED PIPES
Cost No More Than Ordinary Pipes

All shapes Every style
Meerschaum and cushion



Frank Guaranteed Pipes are America's Best
Your dealer has them or will get them for you if you write to us stating his name
Dealers write for
NEW CATALOGUE
S. M. FRANK & CO., Mfrs.
923 Broadway, New York

"Hurrah! Just What I Want For Christmas"

It's boy nature to want to "run something." That's why an Ives Miniature Railway System for Christmas will delight *your* boy. He can run an Ives Train to his heart's content. It is a Christmas gift that will make the whole year happier.

Under its own power, round and round the track—over bridges, through tunnels, past stations and switches—speeds the toy train. It may be stopped at stations or by signal. Just like a real train on a "really truly" railroad.

Ives Toys
Make Happy Boys

Though very simple, the arrangement of trackage, turntables, switches and other parts of an Ives Miniature Railway System will develop your boy's mechanical skill and knowledge.

Then, too, the Ives Railway can be made the means of interesting him in geography. He can play that the road passes through the different States and that each station represents a city.

If your boy has an Ives Railway, buy him more trackage, stations, semaphores, etc. Each new piece adds interest.

We Guarantee Every Train

For nearly half a century Ives Toys have been a household institution in thousands of American homes. Every one of our Toys is built to last, by skillful workmen, from materials in which nothing is skimped. We absolutely guarantee to replace, without charge, any part that is defective in workmanship or material.

You can buy either a mechanical or an electrical Ives Miniature Railway System. Mechanical outfits cost, complete, from $1 to $20; electrical, from $3.75 to $25.

For the wee little chaps, we have trains to be drawn by string, fire brigades, trolley cars (electrical and mechanical), coal carts, ice carts, trucks and cabs—from 50c. up. Also battery motors and engines for the boy's miniature machine shop.

Look for the Ives Name

Ask any toy, department or hardware store to show you Ives Toys in operation.

Look for the Ives Trade Mark on the box and the Ives name on every piece. That's your guarantee of long, satisfactory service—your surest protection against flimsy, poorly-made toys.

If you cannot readily find an Ives dealer in your town, write us and we will refer you to one. Or, if we have no dealer, we will see that you are supplied. We make it easy for anyone, anywhere, to get the genuine Ives Toys.

Write for our beautiful three-colored Catalog picturing and describing Ives Toys. Please give your toy dealer's name.

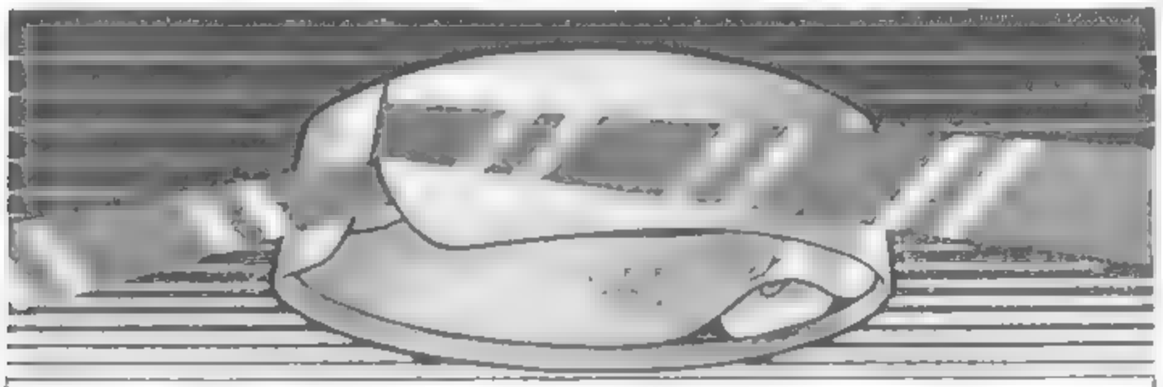
DEALERS—Ives Toys are quick, profitable sellers. If you are not handling them, write us promptly.

A Thrilling Story For Boys—*FREE*

To any boy or any parent we will send, without charge, our dandy little story booklet, "How Six Boys Built a Railroad." It tells about Howard Norris' wonderful ride in the engine of the fastest train in the world; how he formed a club of six boys who built a miniature railway, how they shipped freight, bought and sold it for paper money—and a lot of other things.

Write or send a postal today (giving your toy dealer's name) for a free copy

The Ives Manufacturing Corporation
194 Holland Ave., Bridgeport, Conn.



SLIDEWELL HALO COLLARS

owe their tremendous and growing popularity to the one crowning collar improvement of all time—the little shield over the head of the back button that lets your tie slide freely.

You can't realize what a lot of unnecessary collar troubles you've accustomed yourself to, until you try a Slidewell.

ALL the popular styles, ALL sizes,
ALL live haberdashers—15c, 2 for 25c.

HALLMARK HALL'S SHIRTS

have reduced "*the high cost of dressing well*" by establishing a new scale of shirt values—better and more durable shirts at the prices you've been paying.

$1.00, $1.50 and up

Endless variety of plain and colored styles. Guaranteed fadeless against tub and sun. Go on purpose to see them at any live haberdasher's.

HALL, HARTWELL & CO., Troy, New York

$3.00 and up

Pen points of every degree

THIS Safety Pen

Fulfills Another Requirement for Fountain Pens

You can carry it upside down, lying flat, right side up or any way and anywhere. The ink supply is hermetically enclosed in the barrel. The cap turns the gold pen down in, or out of, the holder. When pen is "in" the cap screws on and seals the barrel; when it is "out" you are ready to write.

Waterman's Ideal Fountain Pen

Women, for example, want a fountain pen to carry in purse or trunk and many men want them to carry in trousers pocket. This is the pen for the purpose. This **Safety Pen** is made of the usual superior Waterman's Ideal quality with the additional feature of being safe to carry in **any** position.

Buy the Genuine **Send for Booklet**

Ask your dealer for this Pen—by name

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An Education Without Expense

Are you thinking of "paying your way through college," of possibly securing some employment while there, working nights or during recreation hours?

We have an easier way. We pay all your expenses in return for a few hours spent each week in the interests of *The Saturday Evening Post, The Ladies' Home Journal* and *The Country Gentleman.*

We have paid the college expenses of hundreds of young men and women. If you prefer a course in some business college or musical conservatory, or desire to take some good correspondence course, we can arrange the financial end.

You can be very certain of success, for we stand back of you, and are as interested in the result as you are.

You cannot fail, for even if after starting the work you should change your mind we will pay you in cash for all work done. Write today for full particulars. It obligates you in no way.

Educational Division The Curtis Publishing Company *Philadelphia, Penna.*

HOW BANKERS BOOST THE FARMER

(Continued from Page 17)

and coöperate with the Northwestern organization. In this manner the farmer-banker from Illinois found his movement a national one and himself close to the pilot wheel.

Meantime Mr. Harris succeeded to the presidency of the Illinois Bankers' Association and laid down a line of action "for the public good" that overtopped his earlier platform. It was the evolution of his constantly broadening conviction that the banker must perform a public function, bigger and better than the mere traffic in money. He had his association with him and started out to secure:

Better farming methods in every county.
Elementary agricultural instruction in all the country schools.
Better roads.
A banking law bringing all banks under state inspection.
A Blue Sky Law to eliminate the sale of fake securities.

There was no expectation on the part of Mr. Harris that all the stunts he had set himself would be cleaned up and filed under the head of finished business in the course of his one-year term as president of the association; but he was bound to push every one of these projects on to a point that would firmly fix them in the policy of the association, and make their abandonment under a succeeding administration a practical impossibility.

To carry out a working program of this scope was a man's job; to put over any one of the planks in that platform was to accomplish more in point of public service than the association had ever before attempted. At the outset Mr. Harris determined that he would put the emphasis of his work on getting better farming methods thoroughly under way, and then would do as much as possible for the other measures in his working program. This he has done. He has put the movement of boosting the local farmer on a basis from which it cannot slide backward. The results of this work, in one county alone, are enough to justify all the expenditures of energy, labor, time and money that have been put into the whole movement. Here is a glimpse of what has happened in De Kalb County, Illinois—a stimulating, progressive experience that is bound to be repeated, with variations, in other counties throughout the state and the whole country.

Some Scientific Agriculture

De Kalb County has always prided itself on having as good farm land and as able farmers as can be found in Northern Illinois.

"The bankers out there," said Mr. Harris, "had been reading the circulars, pamphlets and letters we had been firing at them; for the association regards the country banker as a local agent for the movement, and aims to keep him stirred up with something from headquarters every few days. In this case the seed had fallen into rich ground, where many of the bankers were farm owners themselves. One of the wheel-horses of the De Kalb County Bankers' Association sent in a letter stating that they were inclined to chip in, raise a fund, hire a good demonstrator and get the work going right away. To this end he asked me to go out to De Kalb and talk with the men who were going to put the movement on foot. The thermometer registered eight degrees below zero that day, but twenty-three bankers were there, with a voltage of enthusiasm that warmed things up to summer heat.

"In a modest way they informed me they had started out to raise thirty thousand dollars for a three-year campaign, but that the amount had been oversubscribed. This was one of the pleasantest surprises of my life. And the best part of it was that seven hundred farmers had helped to furnish that money for their own education. When a farmer puts up money for a thing of this sort he is bound to get something out of it. One dollar from an active farmer in this movement is worth five dollars from a banker, so far as the results on the soil are concerned. Each bank had put up one hundred dollars to start the thing going, and had appointed three men in each township to interest the farmers and business men. The county also found a way by which it could contribute two thousand dollars and, in return, have the county poor-farm operated under the direction of the demonstrator.

"These men declared that they wanted to get the best man in the state as a demonstrator, pay him a good salary, furnish him with an automobile, pay his expenses, and 'get things going hard.'

"One of the livest men on the faculty of the State College of Agriculture had attended the meetings of the Farmers' Institute in that county for two or three seasons previous and had made a hit with the farmers because he was a good mixer and had personally visited several farms to give specific advice on starting alfalfa fields and on other crop problems. He had plenty of scientific training, and a lot of hard sense and business ability to balance it; and the fields that had been started under his advice had panned out so well that the whole farming community there had strong faith in the soundness of his particular brand of scientific agriculture.

"Consequently their minds were set on securing Professor Eckhardt, of the State University, and they refused to consider any other candidate. The fact that he could not be had at less than four thousand dollars a year did not freeze them. They made a three-year contract with him, furnished a laboratory, an office, a clerical assistant, an automobile, and then told him to get busy. Go out to De Kalb County, trail round with Professor Eckhardt for a day or two from farm to farm, and you will realize something of what this movement means. And it is threading through other counties and other states."

Outdoor Lectures on Soil Testing

This advice to trail the demonstrator was accepted. His automobile is the busiest one in the whole county, and his speedometer works overtime. His machine hits the highway at sunup and seldom returns by daylight. Professor Eckhardt's schedule of appointments is made up—to the hour and the minute—about eight weeks in advance. This makes it possible for each farmer to invite as many neighbors and friends as he cares to entertain, to be present at the field meeting. Incidentally it also prevents many farmers' wives from being obliged to provide chicken dinners for unexpected guests. Professor Eckhardt seldom fills a farm engagement where the owner or the tenant is the only man present—and this in spite of the fact that no systematic effort is made to secure additional attendance. Often a dozen or fifteen farmers are on hand to tramp the fields with him, to listen to his comments and to ask questions.

Whenever the boy of the farm household is on the ground he receives special attention from the itinerant demonstrator. Where soil tests of various fields are made—which is almost invariably the case—the boy is immediately called into service, ostensibly to assist the demonstrator, but actually to receive a practical lesson in the scientific side of farming that he will not soon forget. By the time the demonstrator has completed the rounds of the fields and cranked his machine, the lad has received a practical, first-hand education in soil-testing that will prevent him from making tillage mistakes that have curtailed and handicapped his father's production.

Professor Eckhardt's automobile is in the field five to five and a half days a week, and he inspects two to four farms a day during the open season. His main equipment is a soil auger, twenty-four inches long, a book of litmus paper for detecting soil acidity, and a bottle of acid for the location of alkali spots. Just as he was about to pour acid upon a suspicious patch of ground that had not responded to clover seeding, he remarked to a farm boy:

"If we see the bubbles rise to the surface we'll know that there is alkali in the soil. The cure for it is plenty of fertilizer from the horse stable and lots of cultivation."

One progressive De Kalb County farmer, A. Gilchrist, volunteered the remark: "We are going to do something in the farming line out here in old De Kalb, now that the Bankers' Association has waked us up and

New ARROW COLLARS

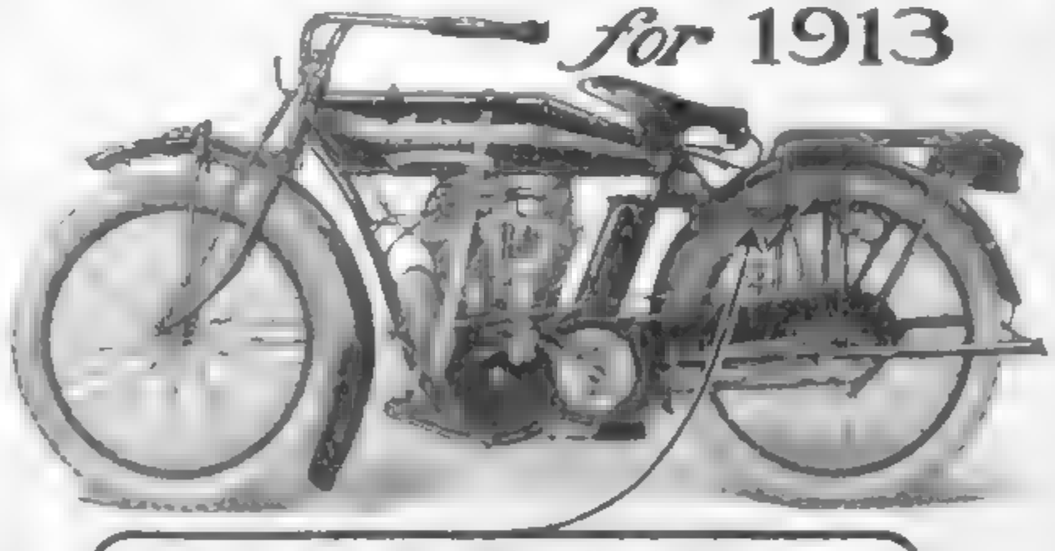
with inserted tips which make them strong where other wing collars are weak. *2 for 25 cents.*

"*Waldorf*" with round wings,
"*Newport*" with square wings.

CLUETT PEABODY & COMPANY, 482 River Street, Troy, N. Y.
Makers of Arrow Shirts

As Usual—One Year Ahead in Improvements!

The Indian Motocycle *for* 1913



The Cradle Spring Frame

In addition to the "14 Important Improvements" of 1912, the **Indian Motocycle** for 1913 possesses 11 new features.

The greatest motorcycle improvement of all time is the Cradle Spring Frame. Rear wheel fork is hinged at forward end and the axle connected by stays to two 7-leaf steel springs extending straight back from the joint-cluster below the saddle. Rear wheel can now pass over imperfections of road surface without affecting the body of the machine. Rider's seat retains its true level. No jar anywhere. The life of the machine is greatly increased.

Among the 10 other new features are:—New style, single clinch rims; larger tires; wider mud guards front and rear with larger splashers; casing for upper stretch of transmission chain and curve of sprocket; larger luggage carrier in rear, fitted to all models, foot rests, as well as pedals, fitted to regular 4 h.p. and 7 h.p. models; foot brake lever fitted on left side, now operates Corbin band brake as well as the pedal action; larger size multiple disc clutch now fitted to all models alike; improved Indian type saddle. All 1913 Indians will be chain driven and finished in Indian red only.

Prices same as 1912: 4 H.P. Single Cylinder, $200 / 7 H.P. Twin Cylinder, $250 **F. O. B. factory**

Send for 1913 Advance Catalogue

THE HENDEE MANUFACTURING COMPANY
901 State Street, Springfield, Mass.

Chicago Denver San Francisco Atlanta London

A Farm Doctor

is employed by the farmers of Kankakee County, Illinois, at a salary of $2,500 a year to direct a clearing house of farm efficiency for the 2,400 farmers of the county. He is their salaried employee, available on call for any kind of agricultural information. The story of this new movement, which has its parallels in a dozen states, carries a lesson for every community.

ALSO READ

Soil From Sand. The wonderful experiments with green manures in Delaware where bare sand stretches have been made to produce good crops.

That Cheap Farm—Will it Pay? The merit of buying an old farm near an eastern city compared with a more fertile soil at a distance from good markets.

Does Your Insurance Fit Your Risk? Are you protected from sharing in our Hundred-Million-Dollar Fire Waste that occurs each year from farm fires?

The Story of the Stockyards. An autobiography of a carload of stock from the farm to the packer.

White Curtains and Red Geraniums. The personal confession of a farmer's wife who won over great odds and found satisfaction and a happy family.

IN THIS WEEK'S ISSUE OF

The COUNTRY GENTLEMAN

NOW READY

Regular weekly departments present: The Farm Business Forecast; the Farmer's Political Interests; the New Facts from the Scientists; and numerous practical articles for gardeners, fruit growers, poultrymen, dairymen and stockmen.

THE COUNTRY GENTLEWOMAN will find articles on the home, country cookery, the garden and the poultry yard. Every interest of the modern country home is included in the scope of this weekly.

Buy a Copy of any Saturday Evening Post Boy or Newsdealer.
5c a copy, by subscription $1.50 a year. Canadian Price, $2.25

THE COUNTRY GENTLEMAN

Independence Square The Curtis Publishing Company *Philadelphia, Penna.*

got things started. Already I've learned that my farming has been done, up to the present time, by guess—and rather bad guessing at that—and that I know next to nothing about real farming; but I'm going to learn, and there are lots of other men in this county who would say about the same thing. Oh, the bankers have started something all right! We can see big results already all over the county; but of course it takes more than one season for a work of this kind, involving proper rotation, to get under way. Wait until the second or third season, and then we will have something really worth while to show."

While on the way to a certain field Professor Eckhardt said:

"I want to show you a twenty-acre patch of alfalfa that has made agricultural history in this county already and is going to make a lot more of it in time to come. While I was visiting here as an institute lecturer, early in the season of 1911, Mr. Frank S. Greeley seemed very much in earnest on the question of starting an alfalfa field. I went over the ground with him and gave him careful directions. His first cutting from that field this season has given him twenty-four loads and his second cutting thirty-four loads. There is every indication that the third cutting will exceed the second by several loads.

"Here is a twenty-acre field producing probably more feed than the average one hundred acres of timothymeadow in DeKalb County. Not only this, but the residual effect of growing alfalfa will be of immense benefit to future corn and grain crops from that land, as the alfalfa is busy gathering nitrogen from the air and storing it in the soil, while timothy is equally busy exhausting the fertility.

"The material benefit of the influence of Mr. Greeley's demonstration field of alfalfa to this county will, in the next ten years, run high into the thousands of dollars."

Prescribing for Backward Corn

Suddenly the demonstrator halted his machine beside a cornfield and exclaimed:

"Look at that corn! See how the lower leaves are pale and sickly. I am glad we happened to drive this way, because that corn is about as good an example as we could find of the kind of work that is cut out for me here. Remember that land values are comparatively high here, and that any suggestion that DeKalb County farmers are not good farmers would be immediately resented by almost any inhabitant of the county. But here is a field of corn that has been practically standing still for several weeks. Right across the road there is another field, belonging to another farmer, that will run twenty to thirty bushels more corn to the acre. What's the reason? Come over into the field and I will show you." Pulling up a stalk of corn, he uncovered a small white worm about half an inch in length.

"There's the fellow that is making all the trouble and costing this farmer at least twenty bushels to the acre. This sacrifice is wholly needless, because the cornroot worm can be absolutely controlled. Grow clover on this ground for a year or two and this worm will be starved out. He must have cornroots to feed on, and strict rotation of crops means extermination to him. If corn had not been grown on this piece of land for more than one season, this corn would have been as vigorous and as productive as that in the field across the way, where a proper rotation has been carried out."

Throughout the seeding and growing seasons this high-priced demonstrator sticks to the soil, and all the talking he does is done in the field. In the winter, however, he will hold four meetings a week in churches, schoolhouses and town halls, with a good stereopticon to assist him. Whenever he has found, in his work in the fields during the open season, a vivid example of the right or the wrong thing, his camera has been immediately called into play. The photographs taken in this way are made into lantern slides for use in the winter lectures with the stereopticon. To the slides secured in this way will be added many from the state experiment station and from other sources. It is practically certain that no social events scheduled for the winter months in any of the hamlets, villages or cities of De Kalb County will be more popular than the lectures by Professor Eckhardt, reviewing the work of the preceding season and showing the farmers, by photographs taken from their own fields, where they have made their mistakes.

The Delco is distinctly a built-to-order System

EVERY car that is equipped with a Delco electric system presents a new engineering problem.

The Delco system is not a ready-made device to be attached to a car as an accessory regardless of that car's requirements or design—

It is designed especially for each car for which it is furnished.

It becomes an integral part of that car.

It is built into it and works in perfect harmony with every other part of the power plant.

For that reason, the Delco system is not exactly the same on any two makes of cars.

The essentials are the same—the service performed is the same—but the details of design and action are different.

Yet in each instance the Delco is designed to meet most perfectly the requirements of the car of which it is to become a part.

The Delco System

Electric Cranking-Lighting-Ignition

PERFORMS a triple function—it cranks the car; it furnishes an abundant supply of current for lighting purposes; it provides a thoroughly dependable ignition.

In starting the engine the Delco system applies the power externally, just as you would apply it with a hand crank.

It turns the motor over and keeps on turning it until it starts on its own power.

It cannot possibly fail to start the motor unless the motor itself is out of order.

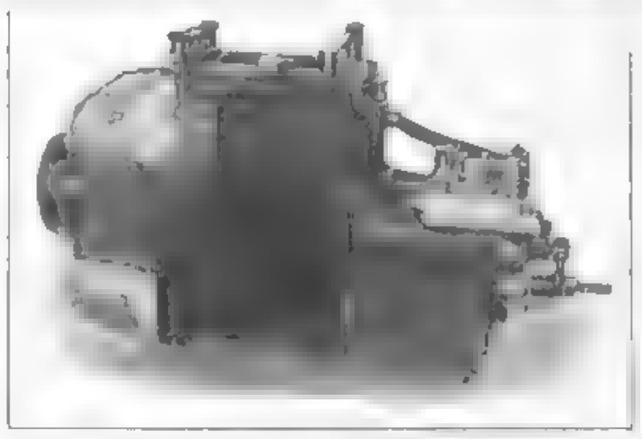
And once started, the ordinary operating of the car re-charges the storage battery and maintains a uniform and always ready supply of current.

The Delco system is light in weight—it is not fragile or complicated—it will stand all the hard usage you can give it—and render efficient service as long as the car lasts.

You can't buy the Delco system direct.
You can buy a Delco equipped car, however, and you'll find it the best car of its class in America.

We will be glad to send you the Delco book—if you write.

The Dayton Engineering Laboratories Company, Dayton, Ohio



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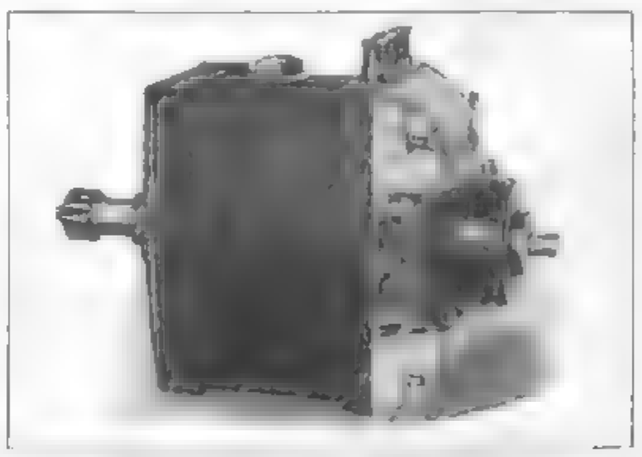
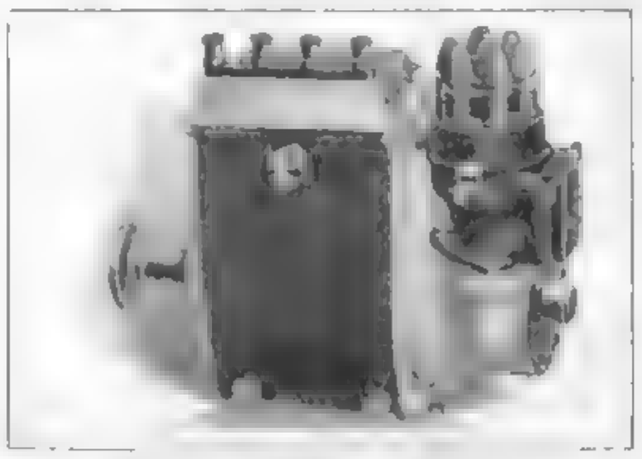
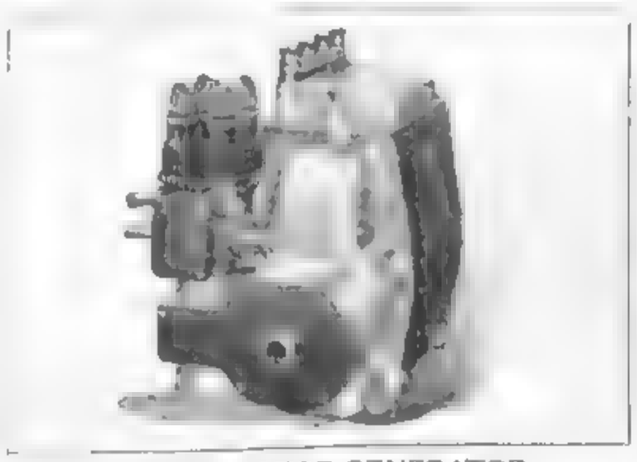
BUILT FOR THE CADILLAC CAR



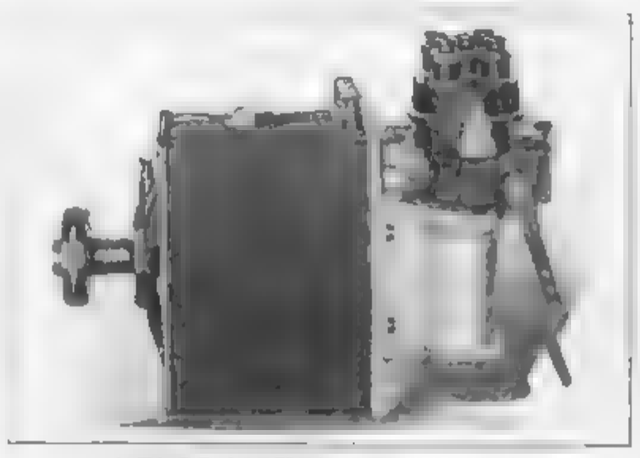
DELCO MOTOR GENERATOR
BUILT FOR THE PACKARD CAR



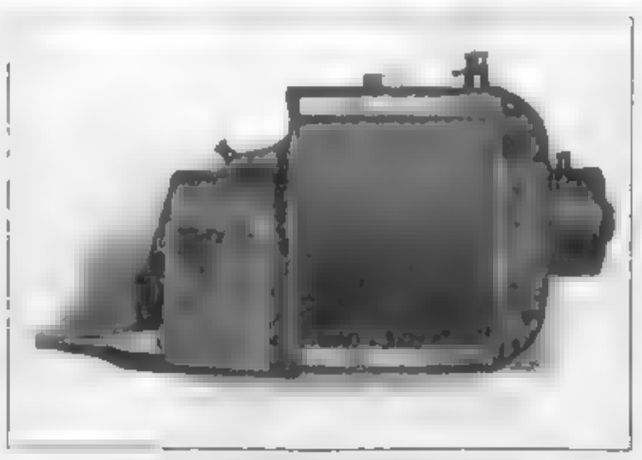
DELCO MOTOR GENERATOR
BUILT FOR THE OLDSMOBILE



DELCO MOTOR GENERATOR
BUILT FOR THE NORTHWAY MOTOR



DELCO MOTOR GENERATOR
BUILT FOR THE COLE CAR



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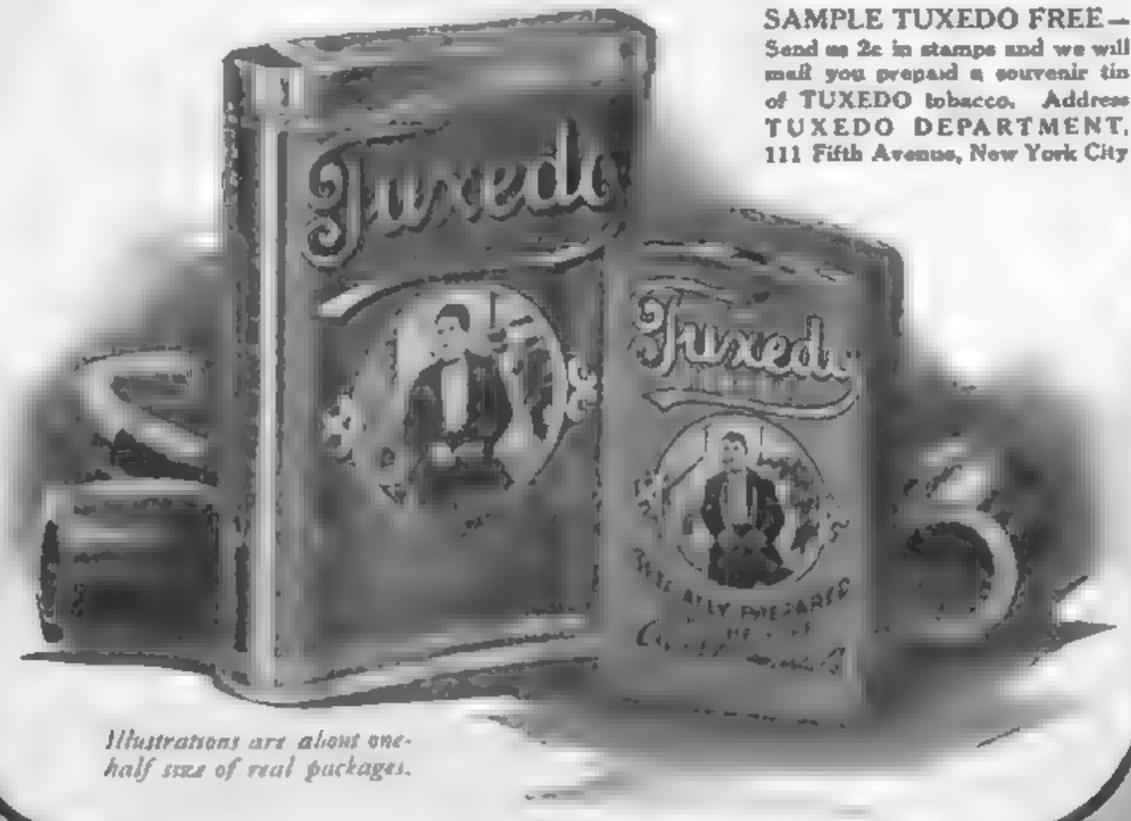

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PLATT ADAMS

Platt Adams, winner of the standing high jump at the Olympic Games at Stockholm last July, says:

"When I want to smoke I want Tuxedo—always. Cooking, good. I advise it for all jumpers."

Platt Adams

MARTIN SHERIDAN

Martin Sheridan, winner of the discus event, the Olympic Games of 1904, 1906 and 1908, and all-around athlete of note, says:

"Tuxedo is a strong card with me. I advise all athletes to stick to Tuxedo. Tuxedo leads—but none"

Martin J. Sheridan

J. L. WENDELL

J. L. Wendell, who was second in the 120 meter high hurdles at the Olympic Games last summer, says:

"Tuxedo is my choice. I smoke it in preference to all other tobaccos, because it's a mild, cool smoke, and can't hurt my wind."

J. L. Wendell

"PAT" McDONALD

"Pat" McDonald, the big New York policeman who won the 16-lb. shot put, "best hand" at [illegible] Olympic Games last summer, says:

"A pipeful of Tuxedo for mine. It's the best tobacco ever."

Patrick McDonald

GASTON STROBINO

Gaston Strobino, the plucky little runner who was the first American to finish in the Marathon classic at Stockholm last summer, says:

"Tuxedo is the tobacco for the athlete. It never hurts my wind. Tuxedo for me."

Gaston Strobino

MATT McGRATH

Matt McGrath, who hurled the 16-lb. hammer further than anyone else in the Olympics at Stockholm last summer, says:

"No athlete need fear to smoke as much as he wants, if he uses Tuxedo. A pipeful of Tuxedo puts new life into me."

Matt McGrath

THE THREE GODFATHERS

Continued from Page 11

proceed farther, his voice broke in the second line of the chorus.

"Dod my cats," he gasped feebly, "I can't sing a lick no more!"

"I'll sing for him," volunteered The Youngest Bad Man; "I'll give him The Yeller Rose o' Texas."

They made fifteen miles that first night, and at sun-up they emerged from the black volcanic hills out on to a great, white, shimmering, dry salt lake. A mile away a little cabin, dazzling white in the glint of the rising sun, flared against the horizon, and far to the northeast the Witch of Old Woman Mountain sat watching them.

"Over there on the southeast spur of Old Woman you'll find New Jerusalem, Bob," The Worst Bad Man explained. "That mountain with the rocky crest that looks like a witch in profile—that's Old Woman Mountain. Watch the Witch, Bob, an' you'll get there."

The Youngest Bad Man nodded. "We can't carry the baby in this heat," he reminded them. "Hand him over, Bill, and I'll just buck-jump along to that little cabin an' hole up with him till you an' Tom catch up."

"I'll carry him," The Wounded Bad Man retorted doggedly.

"You'll not." The Youngest Bad Man was aroused. "You're dyin' on your feet, Bill Kearny, an' I ain't goin' to see you stand by an' fall with my godson an' hurt him maybe. Come across with him."

Reluctantly The Wounded Bad Man surrendered the child to The Youngest Bad Man. The latter was drawn and weary himself, but he had what neither of his comrades possessed—he had glorious Youth. He would still be on his feet and traveling with his godson when the coyotes were quarreling over the others. He trotted off now, in a hurry to reach the lone cabin before the heat became too oppressive.

The Worst Bad Man looked after him enviously. "What a man!" he muttered. "Lean an' long an' tough. If we strike some niggerhead cactus he'll get through. He can last three days more."

"But I don't see no niggerhead cactus," complained The Wounded Bad Man. "It's ten miles across this salt lake, an' ——"

He swayed and fell on his hands and knees. The Worst Bad Man helped him up. They stood for a moment, leaning against each other, resting; then plodded weakly on. The Worst Bad Man was the first to speak. His tongue was dry and swollen but he could still speak plainly.

"D'ye remember, Bill, that yarn young Bob read us outen that Bible last night—about Christ ridin' into Jerusalem an' Him sendin' two men over to the nearest camp for a jinny with a colt? It kinder set me thinkin', an' I been wonderin' all night. Bill, do you believe in God?"

"I dunno," The Wounded Bad Man replied thickly. "I usen't to, but I dunno now. I seen things yesterday—in that woman's eyes when she talked about the baby not havin' anybody to teach him his prayers an' him growin' up a fine, good man. I been wonderin', too, Tom. You don't suppose, Tom, that the Bible's wrong and that Christ sent three disciples instead o' two'"

"Why?"

"Because"—The Wounded Bad Man paused and looked at his companion very impressively—"I kinder feel like me an' you an' Bob was disciples—since I seen that girl an' held that little mite of a kid in my arms. I been figgerin' it out, Tom, an' I allow that Bob ought to make Jerusalem with Robert William Thomas some time Christmas mornin'. The thought's comforted me a heap. Somehow I sorter got the notion that there can't no hard luck come to a Christmas baby, an' Christ just naturally can't go back on us if we play the game fair by that kid."

The Worst Bad Man nodded grave approval to these sentiments. The Wounded Bad Man continued:

"It sorter sets my mind back thirty-five years. My folks used to take me to church when I was a kid, and there was a row of pictures along the wall that they called The Way of the Cross—representin' incidents in the life o' Christ. I never paid much attention to 'em. I wasn't a churchgoer by nature, but there was one picture of a naked baby lyin' in his mother's lap, an' when the sun'd come streamin' in through them stained-glass windows it used to light up their faces kinder beautiful. An' yesterday mornin' when the sun"—here The Wounded Bad Man stumbled and fell once more. He picked himself up and continued wearily—"and when the sun come streakin' over the Terrapin Tanks an' shone into that wagon, I swear to God, Tom, it was the same two faces!"

The Worst Bad Man made no reply. Privately he was of the opinion that his companion was delirious. The latter's next remark, however, precluded this idea.

"We ain't done right by young Bob Sangster," he complained. "We're a pair o' hard old skunks, Tom, an' we've kinder influenced that boy. He ain't bad. There ain't nothin' naturally crooked in Bob. He's just young, an' thinks he's havin' adventures an' makin' a big man of himself. That job at Wickenburg was the first trick he ever turned. Before you boys leave me I'm goin' to talk to Bob. I'm going to talk while I got my voice, because by noon my tongue'll be out o' kilter ——"

"I'll talk to him too," assented The Worst Bad Man eagerly. "I was thinkin' the same thoughts as you, Bill. The last o' the godfathers can't be no crook, Bill. He's got to do his duty by the infant."

An hour later they arrived at the white cabin on the dry salt lake. It was not the kind of house one sees in cities, for it was built entirely of blocks of rock salt, of such crystal clearness that as the two godfathers approached they could discern the vague outlines of Bob Sangster sitting inside with the baby. The roof of the house was of canvas, sun-baked, rotten and filled with holes. Evidently the strange habitation had been the abode of some desert visionary, who planned to file on the salt lake and sell his concession to the Salt Trust.

The Youngest Bad Man gave the baby into the keeping of The Wounded Bad Man once more, while he and The Worst Bad Man busied themselves spreading the double blanket over the ruined canvas roofing to keep out the sun. Next they prepared some condensed milk and set the feeding bottle out in the hot salt gravel until it should be heated to the right temperature. And while they waited, sitting there in silence, The Wounded Bad Man leaned back against the salt wall and closed his tired eyes. The Worst Bad Man stooped and took the baby from him; yet he did not seem to be aware of the action. This was a bad sign. The Youngest Bad Man shook his head dubiously.

Presently The Wounded Bad Man spoke. His speech was very thick and labored, like that of a paralyzed man.

"Bob," he said, "I had somethin' to say to you, but I'm too weak to preach now. Tom'll tell you. Got that Bible yet?"

"Yes, Bill, I got it."

"All right, Bob. I'm just goin' to find out if there's a God, and if there is I guess He'll give me a square deal. I'm goin' to give Him three chances to prove He's on the job, an' I got to win two heats out o' three before I'll believe. Open that Bible, Bob, an' read me the very first thing you see."

The Youngest Bad Man opened the Bible and read from the Gospel according to St. Matthew:

> And Jesus called a little child unto him, and set him in the midst of them,
>
> And said, Verily I say unto you, Except ye be converted, and become as little children, ye shall not enter into the kingdom of heaven.
>
> Whosoever therefore shall humble himself as this little child, the same is greatest in the kingdom of heaven.
>
> And whoso shall receive one such little child in my name receiveth me.

The Youngest Bad Man closed the book. "Open it again," The Wounded Bad Man commanded.

The Youngest Bad Man opened it at random and read from the Gospel according to St. Luke:

> And one of the malefactors which were hanged railed on him, saying, If thou be Christ, save thyself and us.
>
> But the other answering rebuked him, saying, Dost not thou fear God, seeing thou art in the same condemnation?
>
> And we indeed justly; for we receive the due reward of our deeds: but this man hath done nothing amiss.
>
> And he said unto Jesus, Lord, remember me when thou comest into thy kingdom.
>
> And Jesus said unto him, Verily I say unto thee, To day shalt thou be with me in paradise.

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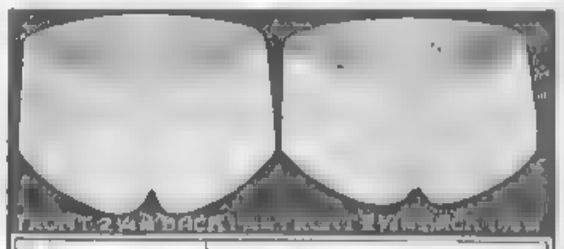

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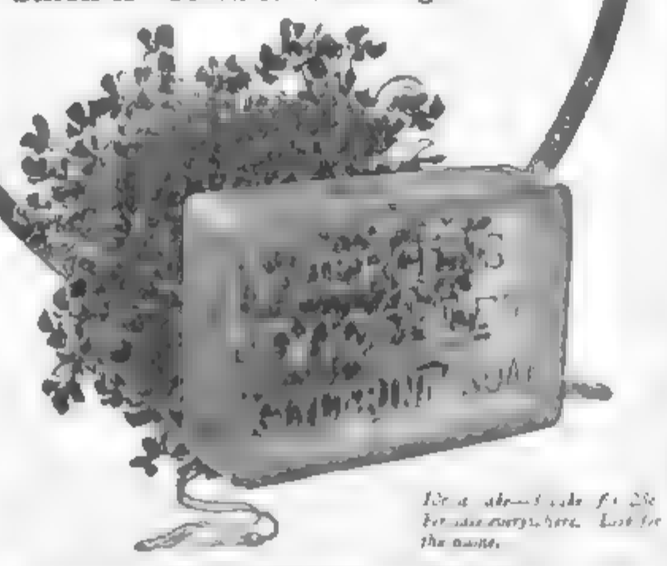

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"That'll do, Bob," murmured The Wounded Bad Man. "I call upon you an' Tom to witness that I receive that woman's baby—in God's name. If I whimper for water don't give it to me. There's blood poison in my shoulder an' arm an' I'm goin' crazy. I'm burnin' up—but it's comin' to me, Lord, it's comin' to me. I don't complain none, Lord, an' I thank Thee for bringin' me this far—with the little chap—for Thy sake, Lord. Our Father, who art—who art—who art—who art—in Heaven, blessed—I can't remember, Bob. It's a long time. . . . I'll try another "

"He's off at last," muttered The Worst Bad Man. "It's the blood poison. He's been dyin' since we left Malapai Springs. Listen at him, Bob. What kind o' stuff is he talkin'?—listen!"

"God bless my father, an' my mother, an' my little sister, an' make me a good boy. Amen."

"Good Lord!" said The Worst Bad Man wonderingly; "I've heard that before somewheres myself."

Throughout the long, stifling day they sat and watched him, and when he became delirious The Youngest Bad Man took the baby in hand, in case The Wounded Bad Man should suddenly become violent. Late in the afternoon when the baby had been fed and wrapped again in the blanket, preparatory to taking the trail once more, the dying godfather rolled over and opened his eyes. They bent to hear his last message.

"It's a Christmas baby—it belongs—in Jerus—alem. Stick it out to—finish—good—boys—don't let—my godson—die—between—two—thieves——"

They pressed his hand. The Worst Bad Man had the pack ready and slipped it over his weary shoulders. He reached for the baby.

"Give me the kid," he cried thickly. "I got ten miles left in me yet. I'll see you across the dry lake."

The Youngest Bad Man understood now. He handed over the baby, and together the two godfathers passed out of the shack into the great salt desert . . . And some time during the night the angels came and led Bill Kearny into paradise.

. . . . . .

After leaving the cabin The Worst Bad Man, realizing that the next ten miles of their journey across the salt lake offered free, smooth footing, resolved to make the pace while the "going" was good. They were no longer hampered by being forced to suit their gait to that of Bill Kearny, and The Worst Bad Man was resolved to see his godson safe across the dry lake before surrendering.

He swayed considerably as he walked, but The Youngest Bad Man strode beside him, with a hand on his arm, and helped to hold him steady. And as they proceeded The Worst Bad Man talked to Bob Sangster. It was a short sermon, evolved, in terse, eloquent sentences, from out the bitterness of The Worst Bad Man's dark past and still darker future.

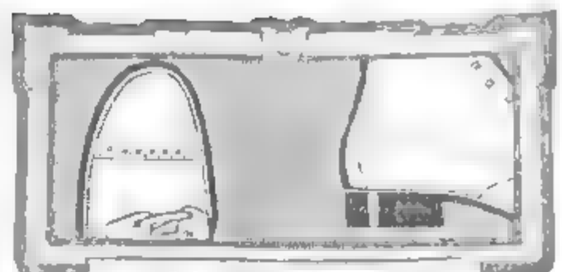
"Bill Kearny never went back on a pal, son, an' when I quit you I want you to say, 'Well, Tom Gibbons, he never went back on a pal nuther.' An' when you come to cash in, you want to have our godson say, 'An' Bob Sangster, too—he never went back on a pal.' Cut out the crooked work, son. Nobody has anythin' on you yet—start straight an' raise this boy straight, an' if ever you spot him ahowin' signs o' breakin' away from the reservation, just you remind him that a woman an' two men died to make a man outer him. That's all. I ain't goin' to try to talk no more."

At midnight The Worst Bad Man was very weak. He swayed and staggered and stopped every few hundred yards to rest, but he would not give up the baby.

"I'll last till sun-up," he told himself; "I got to. I ain't the quittin' kind."

About two o'clock in the morning the moon came out; from somewhere in the distance a coyote gave tongue, and The Worst Bad Man shivered a little. At three o'clock they came out of the dry salt lake into the sands again, and The Youngest Bad Man held out his arms for the baby.

"He needs some grub mighty bad," was what The Worst Bad Man tried to say, but the words came only as an unintelligible mumble. There had been no sage on the dry lake and they could not make a fire. For two hours the baby had been whimpering with hunger and cold. The Worst Bad Man slipped out of his pack, gathered some dry sagebrush and lit a roaring fire, while



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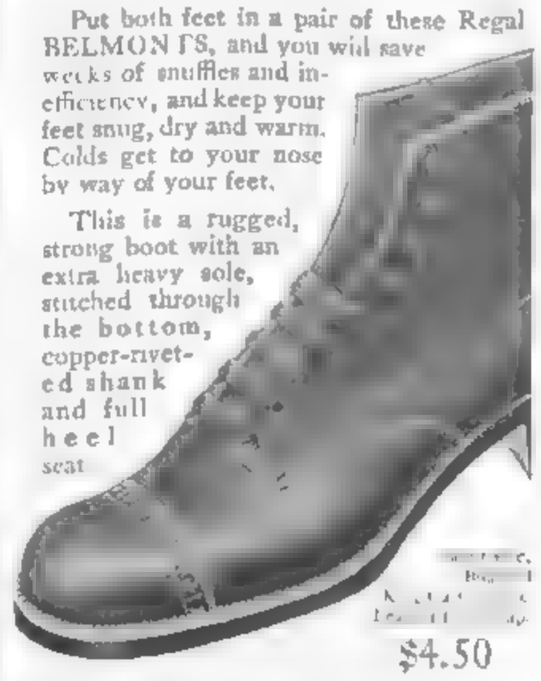

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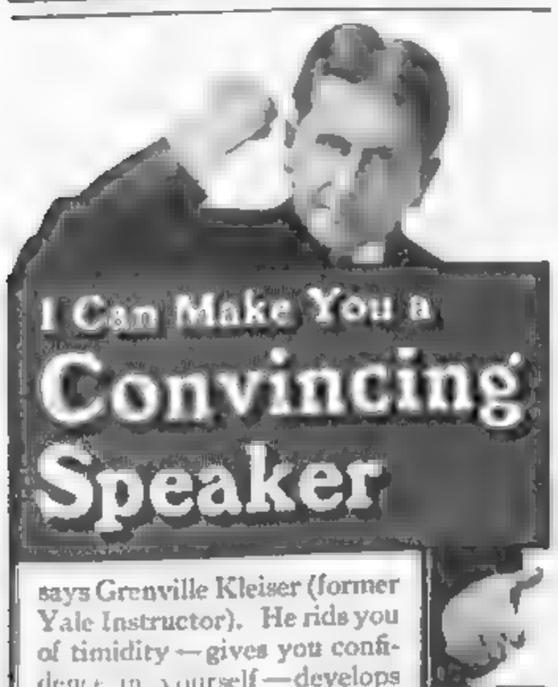

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his youthful companion ministered to the baby. And when Bob Sangster had finished The Worst Bad Man smoothed a two-foot area in the sand, and by the light of the campfire he wrote with his finger the words that he could not speak:

You carry baby. I'm good two three miles more with pack. I leave you twelve miles from New Jerusalem. Don't lay up today keep moving put baby half rations savvy.

The Youngest Bad Man nodded. When dawn began to show in the east they resumed the journey. After the first mile, however, The Worst Bad Man gave signs that the end was coming. He fell very frequently, barking his hands and knees, filling his mouth and eyes with sand, tearing his flesh in the catclaws. Weary monotonous gasps came from his constricted throat, but still he staggered along, although his strength had been gone for hours. He was traveling on his nerve now.

Slowly the dawnlight crept over the desert, softening with its magic beauty the harsh empire of death. The Worst Bad Man saw the rosy glow lighting up the saturnine face of the witch of Old Woman Mountain, and was content. He had promised himself to last till dawn. He had kept his word.

He sank to his knees in the sand. Bob Sangster stooped and lifted him to his feet. He staggered along a few yards and fell again, and when Bob Sangster would fain have lifted him again, The Worst Bad Man motioned him back with an imperious wave of his hand. He did not want the boy to waste his strength. He tried to protest verbally, but a horrible sound was all that came from his swollen mouth.

The Youngest Bad Man tarried for a moment, irresolute, standing over him. The Worst Bad Man deliberately removed his hat and handed it to the young godfather, who took it, fitted a branch of sagebrush with three forks at one end into the crown of the wide-brimmed hat, and thus constructed a sort of crude parasol wherewith to keep the sun from the baby. The Worst Bad Man nodded his approbation, and Bob Sangster lowered the baby until its soft little face brushed the bloody bristles on The Worst Bad Man's cheek; a handclasp—and the last of the godfathers turned his young face toward New Jerusalem and departed into the eye of the coming day.

The Worst Bad Man watched him until he disappeared into the neutrals of the desert before he turned his head to glance back along the trail by which they had come. Away off to the southwest, forty miles away, the Cathedral Peaks lifted their castellated spires, and the gaze of the stricken godfather went no farther. The Cathedral Peaks—how like a church they seemed, standing there in the solitude, sublime, indestructible, eternal, gazing down the centuries. The Worst Bad Man was moved to solemn thought—he who had so little time for thought now. His mind harked back to the scene in the salt house on the dry lake, to Bill Kearny's challenge to the Omnipotent, to the answers that came to that anguished soul crying in the wilderness of doubt and unbelief; and suddenly a great desire came over The Worst Bad Man. He, too, wanted to know. He, too, would ask for a sign. And if there was a God——

He stretched forth his arms toward the Cathedral Peaks. "Lord, give me a sign," he gobbled; "let me have The Light"; and, as if in answer to his cry, the sun burst over the crest of the Paniminta, a long shaft of light shot across the desert and painted, in colors designed by the Master Artist, the distant spires of the Cathedral Peaks. They flamed in crimson, in gold, in flashes of silver light, fading away into turquoise and deep maroon, and in that light The Worst Bad Man read the answer to his riddle.

"Lord, I believe." The horrid gobbling broke the silence once more. "Remember me when thou comest into thy kingdom."

And then the desert madness smote his brain, and with the sudden, terrible strength of the maniac he scrambled to his feet and started across the waste toward the peaks. Over the long trail to the Great Divide he ran, with arms outstretched; and as he ran the Peaks flamed and flickered in heliograph flashes. Perhaps they carried a message, a message that only The Worst Bad Man could understand—the message of hope eternal sounding down the ages:

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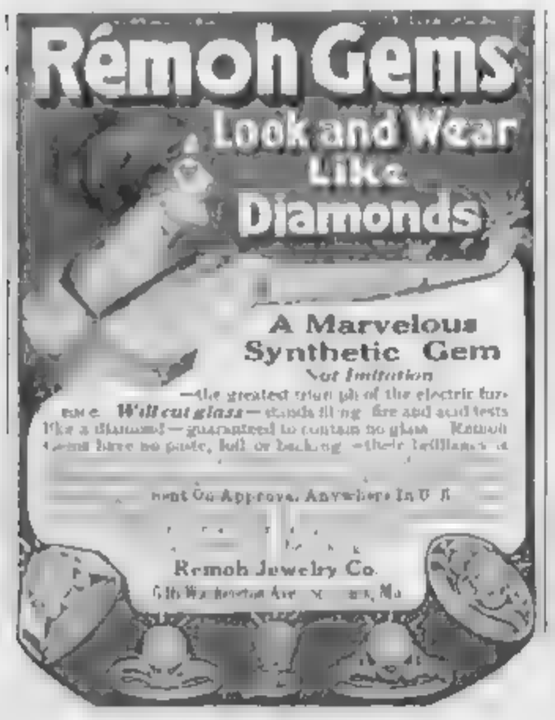

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Presently The Worst Bad Man fell. It was the end. He had kept the faith.

. . . . . .

But Bob Sangster could not wait and watch and speculate. Time pressed, and at Terrapin Tanks he had passed his word. He must be moving on if he would save his godson. He had one can of condensed milk and half a gallon of water left. It behooved him to hurry.

When the sun was an hour high and the desolate landscape lay baking and shimmering round him, he crept into the meager shadow of a palo-verde tree, undressed the infant, rubbed him with the last of the olive oil and threw the bottle away. Then with new, fresh garments carried from Terrapin Tanks he dressed the baby. He wet his bandana handkerchief and washed the little red face. He was preparing for the final dash.

He abandoned the supply of mesquit-bean bread and jerked beef, the Bible, and Doctor Meecham's invaluable work on Caring for the Baby. He considered a moment, and decided to abandon also the heavy woolen blanket in which they had been carrying the baby. It meant six pounds less weight, and unless they made Jerusalem before sundown Robert William Thomas would not need it. With or without blankets, they would both sleep cold under the stars tonight, for Bob Sangster was once more confronted by the primal necessity of his calling. He had to "take a chance." He was about to discard his six-shooter and belt, but a stealthy crackle in the sagebrush caused him to reconsider. He watched the spot whence the sounds came and presently he made out the form of a coyote. The brute was sitting on his hunkers, his red tongue lolling out of the corner of his mouth, his glance fixed in lazy appraisal upon the last of the godfathers and the bundle that he carried.

The boldness of the beast was an insult in itself. It drove Bob Sangster wild with anger. With marvelous brute intelligence the coyote had sensed the weakness of the man, and patiently he had set himself the task of shadowing him to the finish. He sat there now—waiting. In his contempt for the hereditary enemy the gray skulker did not even trouble to conceal his intentions.

"So you're hangin' round for the pickin's already," snarled Bob Sangster, and fired. The coyote turned a somersault and crawled away through the sage, dragging its hind-legs after it, and two more coyotes sprang up at the sound of the shot and scurried out of range.

"You think I'll drop this boy, don't you?" raved the godfather, blazing away at the fleeing enemy long after it was out of range. He seized Robert William Thomas and, holding his hat parasol over the child, hurried along toward the mouth of a draw. He was getting in among the low, black, volcanic hills and lava beds again, and the reflected heat was terrible. Cautiously he made his way along the shady side of the cañon, and for an hour he progressed thus until the sun, having risen higher, sought him out.

Horned toads and lizards scuttled out of his path in fright, chuckwallas blinked their bright eyes at him, a desert terrapin waddled leisurely by, and once, gazing back over the trail to see whether his signal fires still smoked, he saw that the coyotes had recovered from their fright and were following him again. He commenced to see mirages—wonderfully beautiful little lakes, fringed with palms and bright-green rushes. Distinctly he heard the pleasant murmur of water tumbling over rocks. He was tempted to pause and search for this purling brook, but his common-sense warned that it was all a delusion of the heat and his own imagination. He knew that the heat was getting him fast, that he was drying up.

"Cactus," he kept repeating to himself, as if in that one word he held the open sesame of life; "just one niggerhead cactus." But the niggerhead cactus, with its scanty supply of vegetable juices, did not grow in the country through which he was traveling, and as the slow miles slipped behind him and his eager glance revealed the entire absence of the shrub that meant life to him and Robert William Thomas, the terrible uselessness of his struggle, the horrible forlornness of this forlorn hope, became more and more apparent. The baby was whimpering continually now, and faint blue rings had appeared under the little sufferer's eyes. He was sick and tired and hot and itchy, and despite the fact that the godfathers had done their best, Bob Sangster knew that the child could not last a day longer without proper attention. It was a miracle that he had survived thus far—a miracle only accounted for by reason of the fact that he was a healthy, hearty twelve-pounder at birth. The last of the godfathers tried vainly to soothe him with the oft-successful Yeller Rose o' Texas, but he was beyond singing now, and in the knowledge that both were going swiftly he mingled his tears with those of his godson. Yet they were manly tears, and no taint of self-pity brought them forth. Only it broke Bob Sangster's heart to think of his helpless godson and of the gray scavengers skulking behind.

Suddenly the godfather thrilled with a great feeling of relief and joy. He had come to an Indian water sign; he read it at a glance. Five little rock monuments in a circle, with a sixth standing off to the right about thirty feet from the others. In that direction the water lay, and bearing due southeast Bob Sangster saw a draw opening up. Up that draw he would find water. The journey would take him a mile or two out of his way, but what mattered a mile or ten miles, provided he found water? The prospect gave him renewed hope and strength. He forged steadily ahead and when the cañon narrowed he knew he was coming to a "tank." Up the wash he ran and sank, sobbing, on the edge of the waterhole. It was quite dry.

It was a long time before he could gather his courage together and depart down the cañon again. He had traveled two miles for nothing! He wept anew at the thought, marveling the while that there should be so much moisture still in his wretched body.

At the mouth of the cañon he halted and prepared the last of his condensed milk and water for the baby. When he proffered it, however, the child screamed and refused the horrid draught, and as he lay on the man's knees with his little mouth open Bob Sangster dropped in the last dregs of his canteen.

"You need water, too, son," he mumbled sadly. "This sweet dope is killin' you."

He replaced the feeding bottle in his pocket, paused long enough to kill another coyote that had ventured too close, and resumed his journey toward New Jerusalem. He had left the dry tank at noon. At one o'clock he was two miles nearer New Jerusalem; at three o'clock he was within five miles of the camp and had fallen for the first time. But even as he fell he had thrust out his left hand, thus fending his weight from the baby, and the child had not been injured. So the godfather merely covered the child's tender head with Tom Gibbons' old hat, and together they lay for a while prone in the sand. The man was not yet done, but he was exhausted and half blind and very weak. He was striving to get his courage in hand once more, and he needed a rest so badly. He lay there, trying to think, until presently the whimpering of the infant aroused him. He sat up suddenly.

Seated in a circle, of which Bob Sangster and the baby formed the axis, were half a dozen coyotes. They were closer now—too close for comfort and, cowardly as he knew them to be, there were enough of them present to fan their courage to the point where a single rush would end it. He fired at them and they scampered away unharmed.

"I can't shoot any more," the man wailed. "I'm goin' blind. Come, son, we must move on or they'll get us tonight."

He picked the child up and plodded on, and once more the coyotes fell into line behind him. The godfather began to feel afraid of them. He was obsessed with a horrible fear that they might sneak up and snap at him from behind, or rush him en masse and tear the baby out of his arms. He kept glancing back and firing at them. But all of his shots went wild and gradually the trailing brutes grew bolder. Whenever he sat down for a few minutes to rest they surrounded him, and it seemed to the godfather that each time they edged in closer. He decided to save his cartridges until the final rush.

He tottered along until four o'clock before he fell again. This time he twisted in time to land on his back, with the baby uppermost, and as he lay there, stunned and shaken, the godfather was almost proud of himself for his forethought. He closed his eyes to rid his vision of the myriads of red, yellow and blue spots that came dancing out of the sand and shooting into the air like skyrockets. The spots

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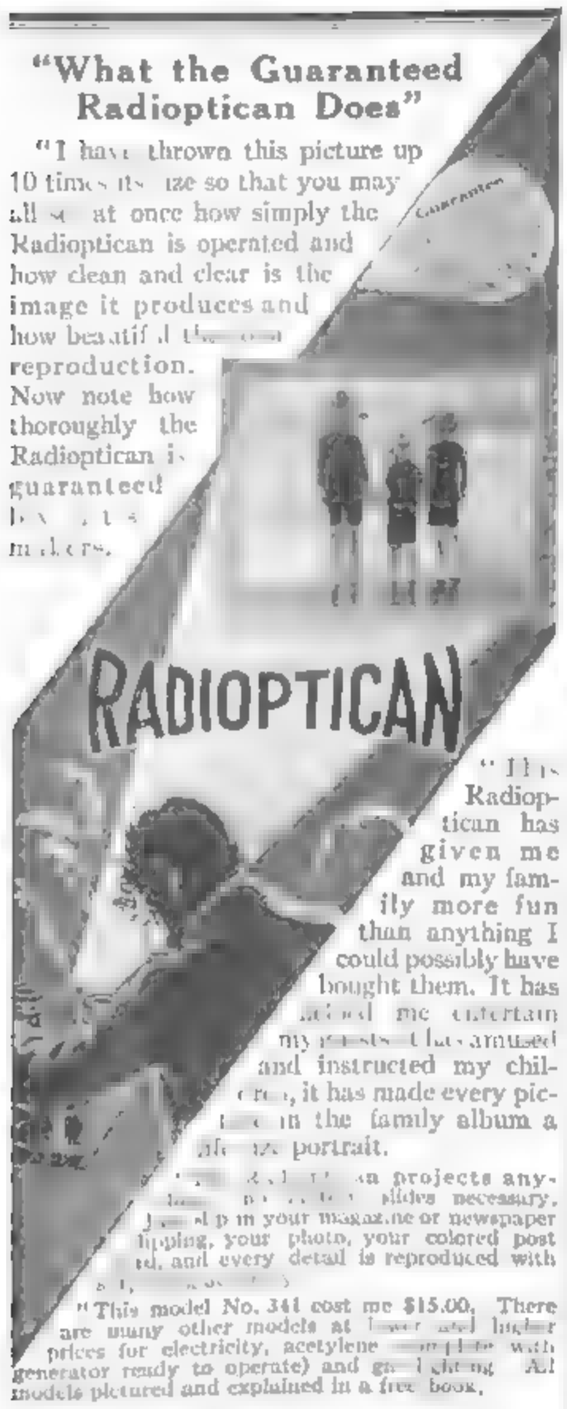

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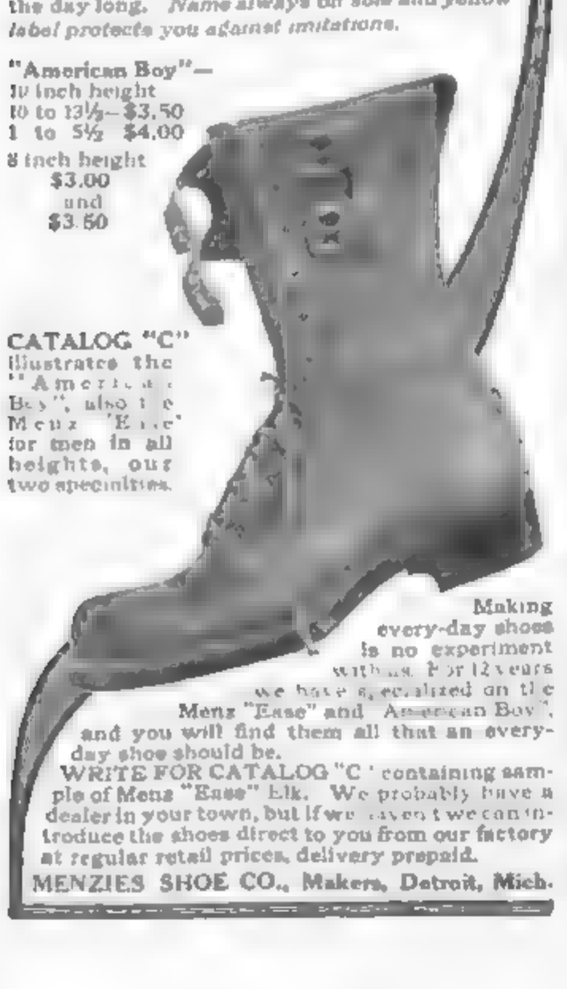

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still persisted; the skyrockets were in his brain, and as he lay there it came to him that this was to be the end after all. He was too weak to carry the baby further. Sooner or later he would fall upon it and kill it, so why struggle further ——

The baby was leaving him! He could feel it being slowly dragged from his protecting arm, and with a moan that was intended for a shriek he sat up and reached for his gun. So close to him was the coyote, dragging gingerly at the infant's clothing, that the godfather dared not fire. He merely threw up his arms to frighten the beast away, and reluctantly it trotted back and rejoined its companions of the slavering, red-tongued circle.

The godfather knelt in the sands beside the baby and searched for the marks of teeth, but found none. The horror of their situation was brought forcefully home to him now. He had hoped before, but hope was vanished. New Jerusalem could not be more than three miles away, but it might as well be three hundred, for Bob Sangster could never make it with the baby. He thought no longer of life. He wanted to cheat the coyotes, and in his agony he forgot that he was a Bad Man and cried aloud to a Supreme Being of whom he knew nothing.

"O God, save me, save me! Not for myself, but for this poor little baby. I'm old and tough, Lord, but save the baby. You were a baby yourself once, Lord, if the Bible don't lie. Now save my baby. Don't go back on me, Lord. Help me, help me to keep my word to raise him right ——"

He clasped the child in his arms and kissed it passionately for the first time since his assumption of the duties of a godfather. And then, because he was a fighter and could not quit while there was life within him, he reeled onward. With dogged persistence he fixed his fading glance on some unimportant landmark and nerved himself to last until he should reach it. Queer thoughts kept obtruding themselves upon him. Once he thought a chuckwalla addressed him, saying: "Hello, Bob Sangster, what are you runnin' away from? You can't dodge them coyotes. They're goin' to get that infant, sure. Better chuck 'em the kid an' see if you can't make it alone to New Jerusalem. That baby's weight is killin' you, boy. After all, what is he to you? He's only a three-day-old baby. Why don't you drop him an' beat it in to New Jerusalem? You can make it without the baby."

He had cursed the chuckwalla and stamped it into the earth for the insult. But a moment later a horned toad advised him to drink the milk that still remained in the feeding bottle. "Of course it's none o' my business," remarked the horned toad, "but if the baby won't drink it you should. It's foolish to let it go to waste. It's only a couple of mouthfuls, but it'll give you strength to make that black lava point a mile ahead."

"Horned Toad," replied the godfather, "you're a sensible little critter an' I'll take your advice. It ain't manly to do it, but nothin' matters any more."

He drank the milk that the baby had refused, tossed the bottle aside and nerved himself to last until he should reach the black lava point. That was to be the last goal. If he fell before he reached it he resolved to climb into a palo-verde tree, wedge himself and the baby in between the limbs, kill the baby and himself, and thus dying have the laugh on the coyotes.

He fell. For the third time the child escaped being crushed. The palo-verde tree was only fifty yards away, the black lava point seventy-five yards, but when the godfather could scramble to his feet again he made for the palo-verde tree. Here, to his disgust, he found himself too weak to climb the tree. So he leaned against it and wept, dry-eyed, with rage and horror and disappointment. The horned toad had followed and now offered more advice.

"Sangster, you're a chump. Why climb the tree? The buzzards will get you, so what's the difference?"

"I'll make the lava point," replied the godfather. "They can't come at me in back there, an' I can keep 'em away for a while anyhow."

He lurched away. Foot by foot he approached the black lava point. He resolved to round it; there was shade on the other side. Staggering, reeling, muttering incoherently, he rounded the lava rock and collided with something soft and hairy. He leaned against it for a moment, resting.

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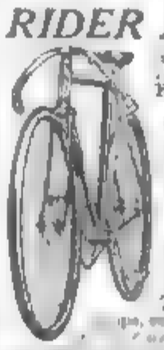

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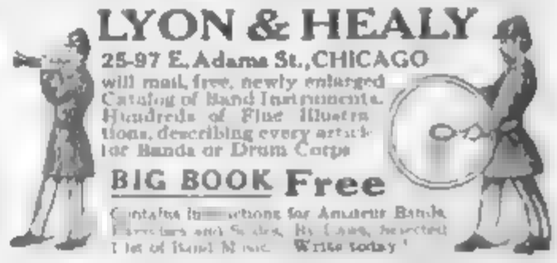

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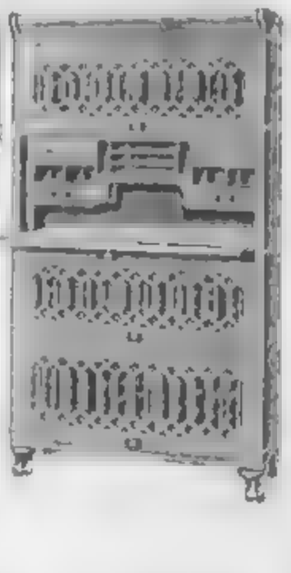

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Buy and use a RUBBERSET Safety Tooth Brush and enjoy real **safety.** Each bristle in a RUBBERSET Brush is individually held in a base of hard, vulcanized rubber, which holds forever. Just as essential is the advantage of quality and shape to a RUBBERSET. The tufts are arranged to clean the teeth, not on the surface alone, but in between all crevices. A RUBBERSET costs no more than the ordinary tooth brush. Each brush in a box. All sizes and styles for all users.

Your Druggist or Dept. Store sells the RUBBERSET—if not, tell us and we will see that you are supplied.

RUBBERSET COMPANY

(R. & C. H. T. Co., Props.) **Factories, Newark, N.J.**

PARIS GARTERS
No metal can touch you

You'll find the Paris Garter the most satisfying garter you ever wore; stays up, doesn't slip, doesn't bind, and fits the leg.

Made with rubber cushion loop fasteners that will not tear the thinnest hose.

It's worth your while to say "Paris" and then look for the name when you buy garters.

Prices 25c, and 50c for silk

A. Stein & Company, *Makers*
Chicago and New York

A Suggestion for XMAS

The **"SWAN"**
Safety Fountpen

Do away with the worry of selecting Christmas presents by giving your friends "SWANS"; you will make no mistake. For the Lady of Quality or the Man of Affairs—for the Court Reporter or Stenographer. No gift can be more appropriate. No gift can be more appreciated.

"SWAN SAFETY" Fountpens are made in Solid Gold and Sterling Silver, filigree, engraved or plain. Also in Chased Vulcanite, with or without gold band.

Sold by all Stationers and Jewelers in appropriate Christmas boxes. Price $2.50 and up.

Mabie, Todd & Co.
17 Maiden Lane, New York
209 S. State Street, Chicago

while something soft and warm and animal-like nuzzled him and nickered softly in the joy of the meeting. When Bob Sangster opened his eyes he found himself leaning against a trembling old white burro with a pack on his back.

"Water," thought the godfather, "water. There ought to be a canvas waterbag," and he went clawing along the burro's side, feeling for the waterbag but unable to find it. The little animal was standing patiently in the shadow of the rock, and Bob Sangster stood off and looked at him. The burro's eyes were red and dust-rimmed; evidently he had traveled far. His legs trembled, his tongue, dry and black, protruded from his mouth. The burro, too, was dying of thirst.

"You poor devil," mused Bob Sangster. He gazed at the pitiable little animal, the while his memory strove to recall some other incident in which a burro had figured. There had been some talk of burros recently with Jim Kearny and Tom Gibbons. What was it? Well, never mind. It didn't make any difference. This burro was dying and useless; there was no water bag ——

> And when they drew nigh unto Jerusalem . . . then sent Jesus two disciples, saying unto them, Go into the village over against you, and straightway ye shall find an ass tied . . .

The words of the Gospel according to St. Matthew flamed in letters of fire across the failing vision of the last godfather. He remembered now. He had read a chapter from the Bible to Bill Kearny and Tom Gibbons back there at Terrapin Tanks—and it was all about Christ riding into Jerusalem on an ass. Here, in the shadow of this black lava, he had found a burro waiting! Bill Kearny had asked for a sign ——

The last of the godfathers thought of his frenzied prayer of an hour before. He had asked for help. Could it be possible that here stood the answer?

"There's a chance," he mumbled. "This critter has stampeded from some prospector's pack outfit. He's been lookin' for water, and the Lord sent him our way, sonny. He's sure sent him."

With his free hand the godfather clawed desperately at the diamond hitch, swept the load from the packsaddle, ripped it apart and found—a can of tomatoes. He slashed the can open, drank some himself and gave the balance to the burro. Then, lifting his godson into the packsaddle, he lashed him in securely; after which he took his open pocket knife in hand and prodded the jaded burro until it consented to move away across the desert at a crawling, shuffling gait. Bob Sangster walked beside the burro, one hand busy with the point of the knife, the other clinging desperately to the rear cross of the packsaddle. His strength had, in a measure, returned after drinking the canned tomatoes, and he fancied that the burro too seemed rejuvenated. Bob Sangster wished he had another can of tomatoes to offer the little beast, for the lives of himself and his godson depended on the burro. He leaned heavily against the animal, which half led, half dragged him along. Thus an hour passed.

They were ascending the upraise that led to the crest of the southeast spur of Old Woman Mountain now, and through the sunset haze the witch's demoniac face leered down at them from the heights above. Slowly, haltingly, they progressed up the slope. The burro was almost spent, and time and again he balked and groaned a feeble protest. He welcomed the occasions when the godfather's weak clasp on the packsaddle was broken and he fell headlong to earth. But if he fell, the godfather rose again, moaning, praying, raving.

The shadows grew long. The sun disappeared and evening settled over the desert, but still the sorry pilgrimage continued to crawl up the slope. Now they were half a mile from it, a quarter, two hundred yards, a hundred from the summit—the burro grunted, shivered and lay down. In the gathering gloom Bob Sangster felt for the ropes which bound the baby to the pack, cut them and stood clear of the dying beast.

"You've pulled me up the slope in the heat, old fellow," he tried to say with lips that were split and parched and cut and bleeding. "I never could have made it. New Jerusalem can't be far away now. I'll make it. But ——"

He pressed the muzzle of his gun into the suffering animal's ear and pulled. "I owed you that kindness," he mumbled, and passed on to the crest of the slope.

At the summit he paused, swaying gently with his precious burden, and gazed down the other side of the spur. In a hollow a few hundred yards below him, the lights of New Jerusalem gleamed brightly through the gathering gloom of that lonely Christmas Eve, and the godfather recalled the words of Bill Kearny.

"It's a Christmas baby. God won't go back on it."

Bob Sangster's tongue hung from his mouth, long and black and withered, like the tongue of a dead beef, as he stood there on the outskirts of New Jerusalem and thought of many things. Bill Kearny had been right. It was a Christmas baby. He would pull through all right. He drew the baby to him until their faces were very close, so close that a little hand crept up and closed tightly over the godfather's nose.

This was to be their last supreme moment together, for after tonight some woman must enter into Robert William Thomas' life and Bob Sangster could only be a partner in his godson's love. The baby's mother had told The Worst Bad Man that they had "kin" in New Jerusalem, and Bob Sangster wondered if she had intended that he should turn the baby over to them. The thought appalled him, and his hot tears fell fast on the little white face as he staggered down the grade into New Jerusalem.

"I won't give you up," he gibbered, "I won't. You're mine. Your mother give you to me to raise like a man, an' I'm a-goin' to do it. You're my kid an' you're named after us three. No, no, I won't. I've died ten thousand deaths for you—I'll work an' I'll hire a woman ——"

Fifteen minutes later a battered, bleeding, raving wreck of a man, who hugged a bundle to his great breast, reeled into New Jerusalem and paused in front of a hurdy-gurdy. From within came the plaintive notes of a melodeon, and a woman—a mining camp woman—was singing:

> Jerusalem, Jerusalem, lift up your gates and sing,
> Hosanna! Hosanna! Hosanna to your King!

Bob Sangster made his uncertain way to the woman at the melodeon and held a bundle toward her.

"What's this?" she demanded. The last of the godfathers gobbled and mumbled, but the words refused to come. How could the woman know what he was trying to say?

She unwrapped the bundle and gazed down at Robert William Thomas Sangster.

Who knows? Perhaps in that moment the woman, too, like The Three Bad Men, beheld The King!

In the Wilderness

FROM the north shore of Lake Superior the big hunting and fishing country extends fully two hundred miles westward, to the Lake-of-the-Woods district. Two lines of rail run through these regions; and, without any announcement of or preparation for his coming, the hunter may drop off at any one of the score of small stations along the way and have no trouble in outfitting himself with the necessities for a successful hunt, including a guide and companion. If one is planning far enough ahead it is a good idea to address a letter to some person in each of a number of settlements, and thus "get acquainted" and secure information ahead of time. Most letters of inquiry will bring answers; and in this way a hunter in the States can work up an acquaintance—even a friendship—before he starts. I made the acquaintance of the best friend and guide I ever had in the North country in this way.

Probably ninety-nine out of every one hundred people have a wrong impression of what is commonly called "the wilderness." The mere sound of the word brings up visions of all sorts of perils and hardships. I have a friend in Chicago who is in the steel business and who hunts and fishes as much as the average American. One day I said to him:

"I'm going to take a little run up to James' Bay. Drop your work for a few weeks and come along."

"James' Bay!" he exclaimed. "Great Scott! Why don't you ask me to go up and camp with you among the Eskimo?"

I persisted and, to my surprise, induced him to accompany me. We were gone just six weeks from the day he closed his office desk, covered six hundred miles in a canoe, and my friend returned with an entirely new idea of "the wilderness."

What Other "40"

With Electric Lights—4 Speeds—Big Tires With All These Features Sells for $1,585!

There Isn't One

There are 72 makers of Forties this year. And in this fierce rivalry—this war of the "40's"—they are offering splendid cars.

Prices on Forties, since this war began, have been almost cut in two. $3,000 was once a low price for 40-horsepower equipped.

But, after all these improvements—after all these reductions—what car this year makes any offer equal to the Michigan "40"?

Meet the Issue Squarely

This war of the "40's" has become acute. It's the fiercest fight in Motordom. Think of 72 makers battling for trade in this one type of car.

All because legions of motorists have come to demand cars with comfort, beauty, room and power.

Compel every maker to show reasons for favor. Compare every detail, the equipment, the price. When you find something lacking—something you need—find out what that maker will charge to supply it.

Take as your basis the Michigan "40." For we claim that this car far outbids all the others. Find, if you can, another equal value.

What to Compare

Compare the tire width, for that's very important. It is also a costly feature.

Compare the length, the width, the room. Compare the spring sizes, the size of brakes. Compare every dimension which means safety and strength.

Compare the depth of the cushions—ours are 14-inch. Compare the body finish—we use 22 coats.

Compare the leather—ours is hand-buffed and filled with the best curled hair.

Require four forward speeds. Require electric lights with dynamo, center control, left side drive. You want up-to-date equipment. Compare the prices on the basis of what each car gives.

Then note our over-capacity in all driving parts, averaging 50 per cent. Think what it means to have that margin of safety over the strength required.

Accept No Excuses

You will find costly features omitted sometimes. You will find many higher prices. And the makers may say that the difference lies in the hidden parts of the car.

But the Michigan "40" is built by W. H. Cameron, one of the greatest of engineers. He has built 100,000 successful cars.

The Michigan body is designed by John A. Campbell, a man who has designed for kings

Every part and detail is built by an expert, selected by Cameron for it.

We have spent four years in perfecting this car, aided by these able men. We have worked out in that time over 300 improvements. We have tested out, in actual service, 5,000 of these cars.

The Michigan "40" is one of the finest examples of expert engineering ever brought out in this industry. No maker can justly claim a better-built car.

Shrewd dealers who know cars bought 6,125 Michigans before we shipped the first 1913 model. They found no car at the price to compare with it. Send the coupon for our catalog and judge if they are right. We'll then direct you where to see the car.

Michigan "40" This Year $1,585

SPECIAL FEATURES

Four-forward-speed transmission, as used today in all the best foreign cars.

Oversize tires—35 x 4½ inches—making Michigan tires the only oversize tires on Michigan cars with reference to the weight of the car.

Electric lights with dynamo.

Center control.

Left side drive, to which all the best cars are coming.

40 to 46 horsepower.

Cylinders 4¼ x 5¼ inches.

Brakes extra efficient—drums 16 x 2¼ inches.

Springs 2¼ inches wide—front, 37 inches long; rear, 50 inches long.

Steering post adjustable. Spare clutch pedal. Brake pedal adjustable, insuring perfect comfort and fit to every driver.

Shortsville wheels, with 1¼-inch spokes—12 to each wheel.

Demountable rims—Firestone quick-detachable, with extra rim.

Wheel base, 118 inches.

Straight-line body, designed by John A. Campbell. Finished with 22 coats.

14-inch Turkish cushions. The deepest cushions, we believe, and the most comfortable in use on any car.

Rear seat 50 inches wide inside—22 inches deep. Doors 20 inches wide. Tonneau room 50 inches either way.

Nickel mountings.

Headlights—electric—12½ inches diameter, very powerful.

Sidelights set in dash—flush with it.

Windshield built as part of body, easily inclined to any angle.

Mohair top, side curtains and envelope complete.

Electric horn.

Speedometer—$50, four-inch instrument.

Foot rail—robe rail—rear tire irons—tool chests, with all tools, under running boards.

Over-capacity. Every driving part made sufficient for a 60-horsepower motor.

Self-Starter

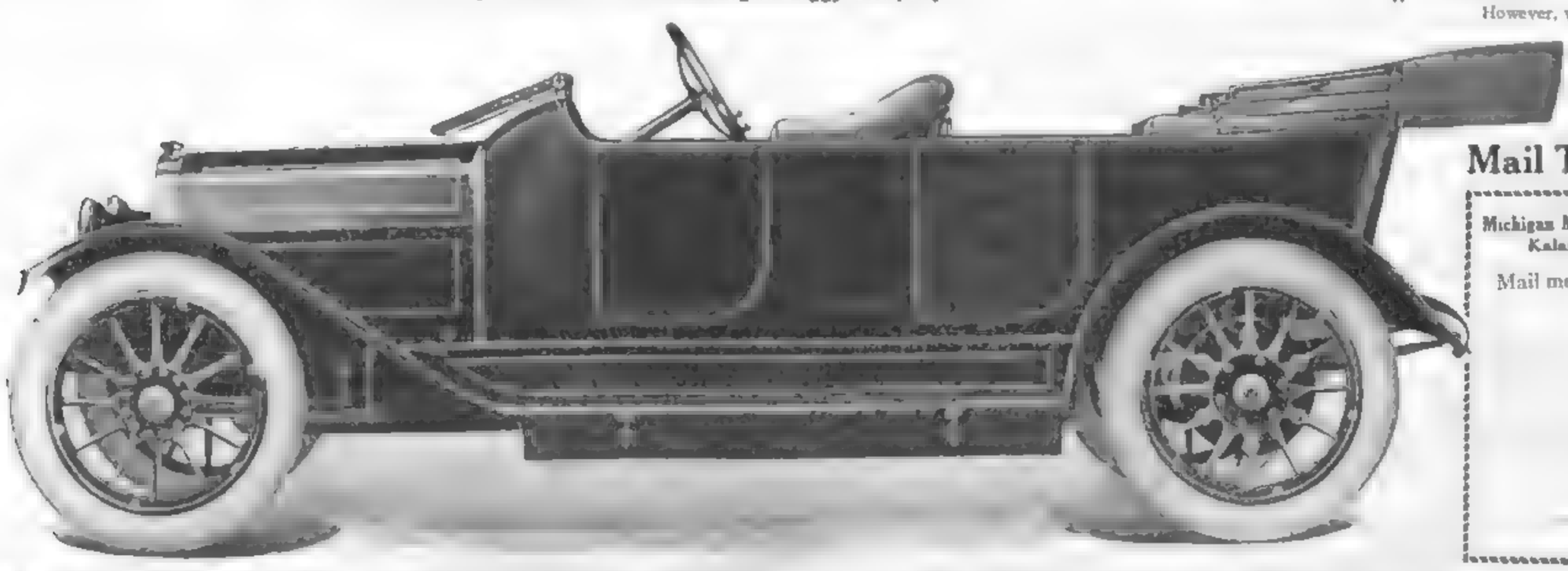
There is such a difference of opinion about the relative merits of the various types of self-starters that we have not adopted any one type as regular equipment.

We prefer to leave this selection to the buyer.

However, we equip with either the gas starter or a positively efficient electric starter, at a very moderate extra price.

MICHIGAN MOTOR CAR COMPANY, Kalamazoo, Michigan

Owned by the Owners of the Michigan Buggy Company



Mail This Coupon

Michigan Motor Car Company
Kalamazoo, Mich.

Mail me your 1913 Catalog

(13)

How this Self-Priming Device makes cold-weather starting easy

The Hupmobile gasoline system—pictured above and explained in the text—shows many distinctive features of motoring convenience that are well worth your notice.

Study especially the hot-air control and self-priming device.

By these you are enabled to start your motor in cold weather almost as easily as you do in summer.

This device, together with the direct fuel feed; the gasoline cleansing screen; the emergency supply; goes to make a system as complete as engineering skill can accomplish.

We lay stress on it here because it is characteristic of the thoughtful and painstaking skill in designing that is evident in every detail of Hupmobile construction.

It is but one of many instances we can show you to justify our belief that the Hupmobile is, in its class, the best car in the world.

HUPP MOTOR CAR COMPANY, 1229 Milwaukee Avenue, DETROIT, MICH.

How the Automatic Primer Operates

Gasoline motors need a heavy charge of gasoline to start them in cold weather.

Generally this is obtained by flooding the carburetor. Or, when still more gasoline is needed, by injecting it directly into the cylinders through the relief cocks.

We have done away with both of these troublesome methods by supplying the Hupmobile carburetor with an automatic primer.

The air supply to the carburetor is controlled by a shutter, operated by a handle conveniently placed on the dash.

By turning this handle the quantity and temperature of the air passing through the carburetor can be regulated.

For starting in cold weather the air shutter is nearly closed and a mixture very "rich" in gasoline is drawn into the cylinders.

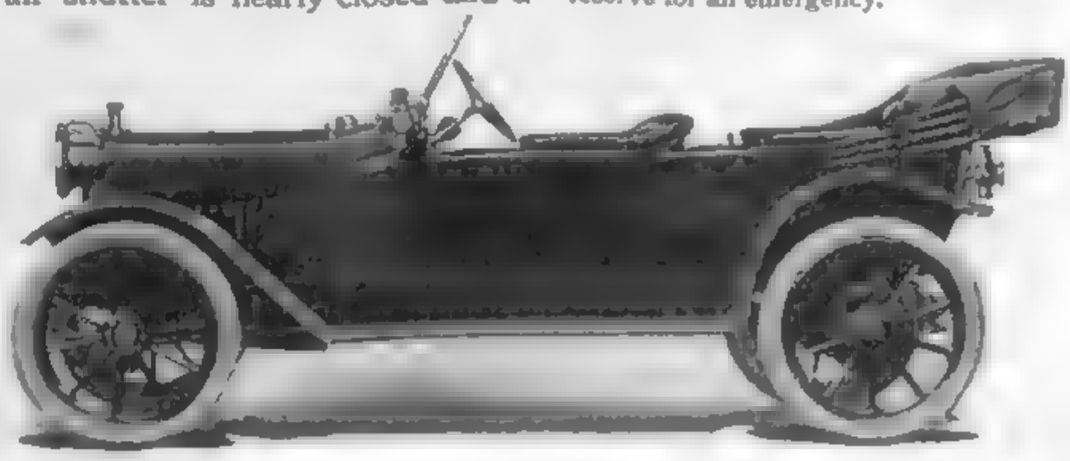
This comes from the carburetor nozzle as a very fine spray, making it easier for the spark to explode than in the car of ordinary priming with liquid gasoline.

All air passing into the carburetor at starting is drawn through the hot air collector and heated by the exhaust pipe, so that the engine gets under way almost as quickly and smoothly as under more favorable weather conditions.

Another advantage of the Hupmobile gasoline supply is the location of the tank under the dash shroud, so that gasoline is positively fed to the carburetor by gravity, whether on the level or hill.

On its way to the carburetor, the gasoline passes through a screen so fine that the water and dirt are separated from it.

Just below the screen is a valve, operated by the gasoline outlet handle, which can be set to keep one gallon of gasoline in reserve for an emergency.



Hupmobile "32" Touring Car, fully equipped, $975

F. O. B. Detroit, including equipment of windshield, mohair top with envelope, Jiffy curtains, quick detachable rims, rear shock absorber, gas headlights, Prest-o-lite tank, oil lamps, tools and horn. Three speeds forward and reverse, sliding gears. Four cylinder motor, 3¼-inch bore and 5½-inch stroke; wheelbase 106 inches; 32 x 3½ inch tires. Standard color, black. Trimmings, black and nickel.

"32" Roadster, fully equipped . . . $975 F. O. B. Detroit
"32" Delivery, fully equipped . . . $950 F. O. B. Detroit
"20" H. P. Runabout, fully equipped, $750 F. O. B. Detroit

THE WORLD'S BIGGEST BARGAIN SALE

(Continued from Page 13)

That is why the word "sale" is never used in connection with the selling of new goods in France. Articles marked down for end-of-season clearance are called *soldes;* and Exposition of White is the term applied to what we here call the January white sale. No reduction is implied.

An Alabama girl living in Paris purchased some hand-embroidered lingerie at the white sale and carried the package away with her. She stopped for a lesson in French at a convent near the Bon Marché, and showed the lingerie to the Sister who was teaching her.

"Why," said the Sister, "that comes from my old convent. I used to embroider this lingerie for the Bon Marché. Yes, I see the price has not been changed, and good value it is."

"Not been changed!" the Alabama girl exclaimed. "Why, I bought it at a sale!"

The little French Sister was nonplussed. "But why should it be reduced?" she asked. "It's perfectly new and good and the price is unusually low."

But the Alabaman could not see it that way. As soon as the lesson was over she flew back to the Bon Marché to seek an interpreter. "I thought this was a bona-fide sale," she expostulated, "and now I learn these things have not been reduced at all. Do you call that any way to treat customers?"

After lengthy explanations the Alabaman was persuaded to see that no deceit had been practiced by the Bon Marché in not living up to her interpretation of a sale.

The Bon Marché white sale is also featured as an "*occasion,*" the magnitude of which allows of selling large quantities of goods at advantageous prices. There is no claim of any sacrifice of legitimate profits. No sacrifice is made. On this basis the Bon Marché has done a business that has increased to millions of dollars annually during the fifty years of its existence. After its opening on the third Monday in January it runs from four to six weeks, or until all its special merchandise is sold out. It is a bargain that has proved more than satisfactory to both parties.

On every day in the year, year in, year out, some thousands of workpeople are employed in preparing the special merchandise that goes into these remarkable sales. They work under the direction of a strong central management, which plans everything that is to be used and places the orders years ahead. Sale staples, such as towels, sheets and plain white goods, are always ordered seven years in advance. Enough goods to supply the demand could never be gotten together in less time.

What the Public Wants

Concentration is one of the strongest policies of the Bon Marché white sale. On the shoulders of one small group of men is placed the responsibility for the success of the whole movement. These men have absolute authority to determine the scope and details of the sale. At their command are placed the concentrated selling forces of every white department in the store. Nothing is left to the narrower judgment and personal interests of the several department heads. No competing event is allowed in the store for several months preceding the great sale. Not a department is permitted anything in the way of a special offering that could detract from the force of the winter's great selling event.

The concentration policy is also enforced with regard to the goods. Nothing to compete with white sale goods can be shown for weeks before the opening. Indeed, white sale and department managements are kept so far apart that the special designs chosen by the white sale management are kept secret from the department heads. These secret designs deserve particular attention. Watch them, because they play an important part in the Bon Marché merchandising scheme. They are chosen by the white sale manager and his assistants for every piece and pattern in the sale, and are worked out privately by the manager's own artists, from information that practically guarantees their meeting the popular demand.

Such information is for the most part gained from the requests of the customers themselves, and here is where the catalogues play an important part. Through them an enormous tide of mail orders pours in upon the Bon Marché for months in advance of the sale. From England, Germany, Norway and Sweden, Denmark, Russia, Siberia, Algeria, China, Japan, Mexico, the West Indies, South America, India, Australia and the Pacific Islands, letters and orders come. And not an order is thrown away. Every one is classified, indexed and filed, and records are kept as to the styles and classes of goods that prove most popular. Thus the statistics of what the public wants are taken with practically scientific accuracy.

One of the finest of modern American card-index systems has been installed to do this work. It is one of the most complete and valuable indexes in the world, for almost every order adds a new suggestion to it. An enormous number of these suggestions are impracticable and unreasonable, but all are taken into consideration.

Secrecy a Factor in Success

Forty factories owned by the Bon Marché receive orders for the bulk of the white sale merchandise. These work all the year round, and even then it is necessary to subsidize outside workers. Big contracts for weaving towels, sheets and table linen are let out to the big manufacturers in the north of France. But all designs are exclusively for and by the Bon Marché, and manufacturers are under heavy bonds not to use the designs elsewhere or to allow them to fall into other hands.

Equally secret are the designs for cotton goods given to manufacturers in England. Lingerie, blouses, nightgowns, petticoats, men's shirts and nightshirts—all articles for personal wear are made under the roofs of the Bon Marché's own shops and factories. Always the work is done with the same regard for secrecy.

Hand-embroidery is the thing that takes the time. All the year round, in convents all over France, patient needlewomen are bending over Bon Marché lingerie. Whole villages in the Vosges Mountains are practically supported by the Bon Marché. The inhabitants toil, month in and month out, on the dainty embroideries that form the feature of the white sale, men and women sparing only time enough to attend to their little farms in the summer. Even then they are practically under guard, in order that none may be tempted to sell the patterns sent to them for the making of the embroideries.

There is a good reason back of all this secrecy. If other people got hold of those Bon Marché designs they would find out at once how the Bon Marché reduces the cost of manufacture to such a point that it can make money out of its white sale—and the Bon Marché would have to go and think up another one. Therefore, every precaution is taken to keep the white sale secrets, even after the goods have been sold.

At the Bon Marché sale you are informed again and again: "Every piece of merchandise in this great exposition is made exclusively for the Bon Marché. It is offered for this occasion only. These special designs will never again be seen. They cannot be found elsewhere. They cannot be duplicated, even by us, after this single appearance." Considered casually, that seems like nothing more than a rather clever advertising idea. But, seen from the inside, it is found to be loaded to the muzzle with the very inmost secrets of "what there is in it" for the Bon Marché.

Only special goods are sold in the Bon Marché during the white sale. While it lasts not a stitch of regular stock is to be seen anywhere in the store. Everything not "especially made for this sale" has been retired from sight. The advantages of this are obvious: No comparisons with prices on similar merchandise in other stores or with qualities of regular goods are possible. Also the special patterns make it possible for the Bon Marché people to say: "Ah, but that is not the same thing at all. This is exclusively for the white sale. You cannot find anything else like it elsewhere."

A lady whose peculiarities had earned for her among her friends the title of "chronic shopper," went to the Bon Marché white

The Gift from the Heart.

THE gift that brings warmest happiness. The gift that is worn with pride and joy. The gift that adds to the dignity, attractiveness and prosperous appearance of the wearer is a handsome, solid gold ring set with gems.

Give gem-set rings for Christmas, Birthday, Wedding and Anniversary Presents. No other gift is so welcome. These are the beautiful rings you see on well-dressed men and women everywhere.

W-W-W rings are solid gold, set with emeralds, turquoise, rubies, pearls, garnets—all the different stones. Your birth-stone in a beautiful mounting.

W-W-W Rings Guaranteed Settings

When you buy a W-W-W ring you are insured against loss of the stone. If it comes out and is lost we replace the stone free. This applies to all stones except diamonds.

W-W-W Rings Cost $2 and Up—Never Sold by Mail

Your jeweler has a large assortment of W-W-W rings on exhibition. Drop in their today and try on some of them—see what a difference one makes in the look of your hand, and in your style and appearance. Send for our handsome free book on rings—it is a treat to read.

WHITE, WILE & WARNER, Dept. L, Buffalo, N. Y.
Makers of Solid Gold Gem-Set Rings in Which the Stones Do Stay

Lot 2670—Navette shape genuine amethyst. Fancy carved mounting. Solid gold $3.00

Lot 1648—Two genuine garnets and six genuine whole pearls. Fancy ring. Solid gold $7.50

Lot 3202—Fancy cluster ring—three sapphire doublets and four genuine white pearls. Solid gold $16.00

Lot 1938—Handsome ring for gentlemen. Hand-carved lily pattern. In sardonyx or bloodstone. Solid gold $12.00

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MEN AND WOMEN. BIG PROFITS
Something new. Big Seller. Good repeater. No competition. Not sold in stores. Concentrated Non Alcoholic Food Flavors ... Also ... Hustlers ...
Be first in your territory. Write today—a postal will do—for full particulars FREE
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... Conferring Degree of Bachelor of Laws—LL. B.—by correspondence. ... standard resident school and giving same instruction, by mail. Over 450 class-room lectures. Faculty of over 30 prominent lawyers ... graduates to pass examination. Complete Extension Course in Oratory and Public Speaking free. School highly endorsed and recommended by Gov., Officials, Business Men, Noted Lawyers and Students. Only institution of its kind in the world. Send today for Large Handsomely Illustrated Prospectus. Special courses for Business Men and Bankers.
HAMILTON COLLEGE OF LAW, 1177 Ellsworth Bldg., Chicago, Ill.

Make Your Own Repairs
Myers Sewing Awl
Be your own repair man. Myers' wonderful Sewing Awl sews leather, canvas, shoes—anything, heavy or light. Speedy hand stitching. Saves trips to town. Complete repair shop in itself. Mends harness, saddles, wagon covers, blankets, buggy tops, belts, etc. Can't get out of order. Original and only awl with diamond point full grooved needle to protect the thread. *Big money for agents.*
O. A. MYERS COMPANY, 6378 Lexington Avenue, CHICAGO

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Catalog of thousands sent FREE! FREE! FREE!
SAM'L FRENCH, 30 W. 38th Street, New York

Chewing Gum
Be our exclusive agent in your territory. Clean, profitable business built upon ... Four flavors, novel packages. Write today. Helmet Gum Factory, Cincinnati. We make Vending, Slot, Premium and Special Gums.

SALESMEN WANTED
New office specialty. Sells for cash. An indispensable as a typewriter. First class salesmen only need apply. Sales Manager, Box 14, Newton, Iowa

XMAS SPECIAL Real Seal Grain Leather $1 POCKET BOOK
Money back if unsatisfied. Identification Card, Memo Pad and CARD CASE
Bill Fold 8½" when open
Rex Leather Wks., 880 Bwy., N. Y.

Inventions Sought by Capital. Write for free Book
PATENTS that PAY BEST
R. S. & A. B. Lacey, Dept. 10, Washington, D. C.

Twin Grip PAPER FASTENERS
Simple—easily adjusted and detached.
Secure—hold every sheet—top, bottom, middle.
Cheap—cost little, can be used over and over.
Samples, 5 sizes, free on request.
THE De LONG HOOK AND EYE CO., 654-658 N. Broad Street, Philadelphia

Everybody Can Afford To Pay For The Clean Flour

MOST people think all flour is clean because it looks clean. When wheat comes to the mill the crease in the wheat kernel is full of dirt. Unless every kernel is washed, and scoured, and the flour thoroughly purified by the most modern machinery, the dirt is ground up with the wheat, remains in the flour, and goes into the bread. You then pay for the dirt in the flour, so much per pound, and of course the dirt has no food value. Bread made from cheap flour which is not clean contains less nourishment,—it gets stale quicker and costs the family more in the end than bread made from higher priced flour.

The Guaranteed Flour

OCCIDENT

is made from such high quality wheat and goes through so many washing, scouring and purifying processes that we are able to put a Money-Back Guarantee in every sack. We guarantee OCCIDENT Flour to make whiter, lighter, better tasting bread, biscuit, cake and pastry than any other flour, and more of it per sack. If it fails to please you for any baking, your money will be refunded without argument.

Costs More —Worth It

Because of its extra cleanliness OCCIDENT bread stays fresh and sweet longer than other bread. You can bake a double batch. This saves the work and fuel expense of many baking days. Every housewife should test the keeping qualities of OCCIDENT bread.

Send For Our Free Booklet "Better Baking"

Russell-Miller Milling Co.
Minneapolis U. S. A.

sale during its closing days. She liked what she saw and bought several different kinds of table linen. Being stricken with her usual attack of shrewdness she purchased no napkins to go with her tablecloths, for she figured that she could match them elsewhere and that the napkins would come cheaper if bought separately. Or, failing that, she thought the Bon Marché would be glad to sell her the napkins belonging to her set cheaper as odd ones after the sale was over.

Efforts to match the tablecloths elsewhere proved fruitless. Nowhere could she find napkins of the same pattern. So she returned to the Bon Marché the day after the sale, prepared to profit by her ruse. The salesman was politely regretful. "Ah, madame," he informed her, "it is too late. These things do not exist since yesterday."

"But," she protested, "there must be odd napkins reduced. I myself bought the tablecloths that go with them."

"Ah, yes," replied the clerk, "doubtless. But we are accustomed to that. We simply match up the set with another of the same pattern from the factory and sell it complete. We have nothing to compare with this—except at a higher price."

So our shopper was forced to exchange her odd tablecloths for dearer ones, thus losing her white sale chance.

Our American sales are intended for advertising or a quick turnover. Profit from them is hardly thought of or expected. French sales are for advertising, plus the regular rate of clear profit. The Bon Marché makes the same profit on its January white sale business that it does on its sales in any other month of the year. In fact, the white sale profits swell the annual total of the store's net income by a bigger sum than is derived through any other one channel. The point is that people buying at a sale are buying for the sake of economy. As long as no misrepresentation is practiced, no one is discontented or any the worse for the inch or so off the length of towels, the ounce or so off the weight of linens, or the wreath or so off the embroidery on the lingerie that make the economy practical. Such reduction in the cost of production simply eliminates those superfluous touches of luxuriousness in goods that cost so much hand labor and run so rapidly into money on large quantities. The system of expense-paring is applied from the humblest to the richest merchandise in the sale, and an equitable adjustment of prices keeps the balance level.

The Reserve Corps of Salesmen

The Bon Marché has had to build a white sale complete from top to bottom. This is no matter for leftovers eked out with extra lines of cheap, machine-made lingerie and blouses, and manufacturers' odds and ends thrown together hastily. For this occasion it has a Great White Store, completely restocked from cellar to attic with everything that is white. Every individual of every class, every household and every business must be able to find at the Bon Marché white sale everything white it needs.

Yet all this magnificent carnival of white would be useless were there not adequate salespeople. Goods seldom sell themselves. You've got to have salesmanship to get them over the counter. The Bon Marché has established a reserve corps of thoroughly competent salesmen on which they draw on these special occasions. They are the salespeople and goods handlers of the manufacturers who supply merchandise to the store. These extra people come to the Bon Marché year after year, by agreement with the wholesalers, to whom the store pays their salary. One per cent of their sales also goes to the wholesaler; four per cent to the salesman as a supplement to his salary. This cuts very little from the profits of the house, and assures a plentiful supply of volunteer salespeople who are thoroughly familiar with the goods and carry their own guaranty against theft or indiscretion in telling house secrets.

Such salesmen, with their expert, far-reaching knowledge of the goods they are handling, act as a powerful yeast to leaven the whole mass of less-experienced salespeople. As example and stimulus alone their value is incalculable. They sell more in an afternoon than the ordinary clerk would dispose of in a week. They know the story of the goods, and never fail to lend to them the irresistible charm of human interest.

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Chocolates

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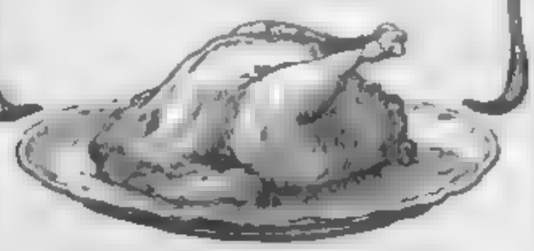

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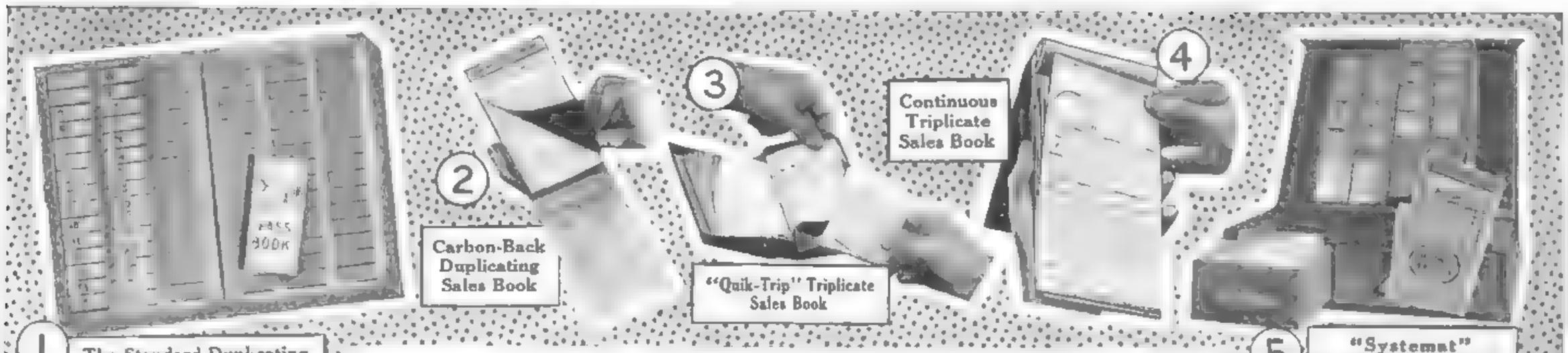

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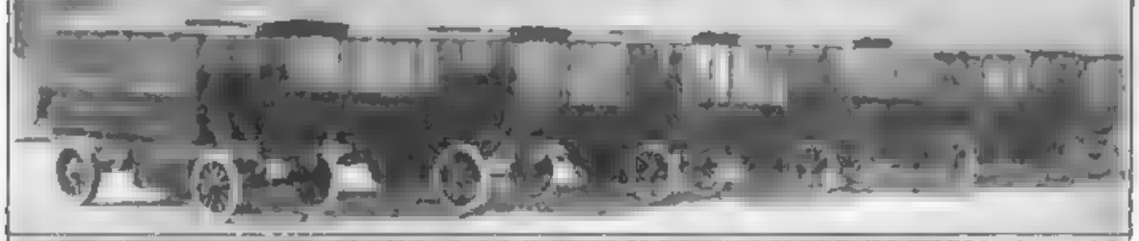

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Baker Electric Trucks are famous for giving the kind of service that *proves something.*

For instance, in the installation of the Government Printing Office at Washington, six Bakers are engaged in the strenuous work of hauling the product of the largest business of its kind in the world. They displace 17 horses and 11 wagons; it is estimated that in about two years they will save enough money to offset the total cost of installation. This is Baker Economy.

The underlying principles of Baker construction make it essentially a truck of greatest dependability at the *lowest cost* of operation. Those principles are not mere applications of theory. They are the tried result of 14 years' specialized experience *leading the way* in electrical vehicle construction in the United States.

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Makers also of Baker Electric Coupes, Victorias, Broughams, etc.

Branches or Representatives in Leading Cities

WILL CANADA'S BOOM LAST?

(Continued from Page 8)

Lethbridge that the mayor had to give them a lease of a square foot, so they could go to bed and sleep and not drop with fatigue in the line. He was thinking of that poor Welshman near an unknown hamlet in Saskatchewan who captured a thousand-dollar international champion wheat prize.

The editor of the Toronto Globe had sent half a dozen men West to report on conditions.

"When they sent their reports in they were so flamboyant," he said, "that I came out to see what in the world it was in the air out here that got sensible men locoed; and now I am locoed worse than any of them!"

"Will it last?"

"How can it help lasting so long as the people keep coming?" he retorted. "And yet ——"

"Do you run this hotel American or European?" asked an American editor who had come up to look into conditions during the reciprocity campaign.

The hotel clerk gave him a confound-your-impudence look.

"Neither; it's run pure Canadian."

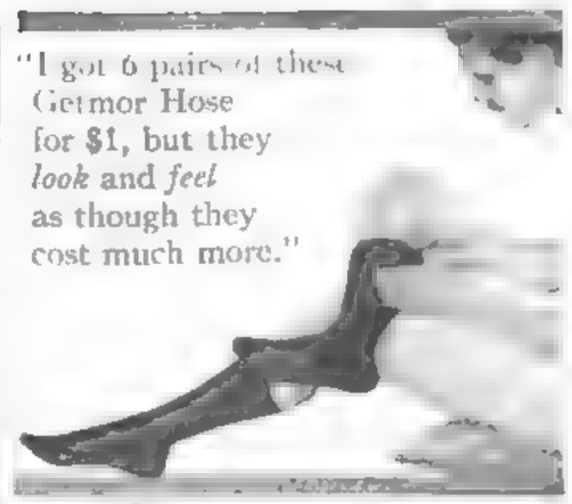
And that is the spirit of Canada just now. It is not "running" after the pattern of any other country's past.

It may be the altitude. It may be the air. It may be because the coast is the final limit of the movement West. When you cross the mountains, however, you find that the inflation of the prairie provinces is as a baby's toy balloon compared to the brand-new aviating of British Columbia. Vancouver is the same gateway to British Columbia as Winnipeg is to the prairie provinces; and the funny part is that, like Winnipeg, Vancouver, the boomster's paradise, is not itself a boom town. It is full of boomsters whose booming booms louder than Pacific surf, but there has not been a boomster whose wildest pipe-dream could keep up with facts. Ten years ago Vancouver had scarcely twenty thousand people. Today it has one hundred and fifty thousand. Four years ago Shaughnessy Heights was a forest wilderness. Today it is one of the finest residential sections in America.

Vancouver Development

The reasons for Vancouver development are very similar to the reasons behind Manhattan development—only a small central area available; then location of railroad terminals on a fine harbor, thanks to Mr. Cambie, the great Western engineer, who has lived to see the ridiculed place of his choice become one of the first cities on the Pacific Coast. Then the American investors came in from Seattle, buying up timber lands and coal areas. These timber lands and coal areas were first bought by Canadians for prices running from a few hundred dollars a quarter-section to a thousand—rarely so high as a thousand. They were resold to American investors for from ten thousand dollars to one hundred thousand a quarter-section. That was the first great influx of cash.

Then the shape of the city has contributed to the recent advance in values. The small central business area, almost surrounded by water, must gradually eject all houses and fill up with business blocks, valuable as in New York's downtown area—not because Vancouver will be the size of New York, but because, like New York, the purely business area must always be restricted. That explains why people who put up modest homes for four thousand and twenty thousand dollars have recently been able to sell them for forty thousand and sixty thousand—the latter price was paid just year by the Duke of Portland's estate. This has brought another great influx of ready money. Then the Klondike boom and the fruit-ranch craze brought more outside money. It is a joke in British Columbia that those who ranch bought their ranches at $1.25 or thereabout an acre, stayed by the job fifteen years, and resold the ranch as a *rawnch* to an Englishman for from three hundred dollars to a thousand. When I was on the Fraser and the Thompson a few weeks ago, three hundred miles inland from any market, wild, unbroken land for English *rawnches* was selling at forty dollars an acre. You can buy planted fruit farms in



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Insist that your dealer supplies you with Getmor Hose. If he does not furnish Getmor, write to us today, enclosing One Dollar and stating the grade of Getmor, the size, and the color you desire. Solid or assorted colors.

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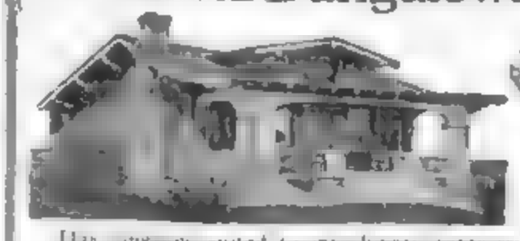

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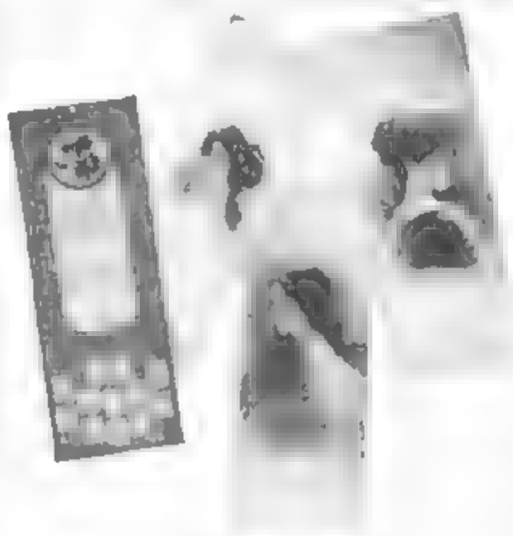

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Any man who has or borrows a Utica plier will take and every time and woman should have a Utica Plier Set in the home, store, office, stable, workshop and factory and carry a Utica No. 50, 4-inch pocket plier in their pocket or purse. Our Plier Pal is [illegible] A post card will bring it to you free.

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Booklet containing 1000 names for boys and girls with meanings, sent postpaid for ten cents, stamps or silver. Address

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the East—houses and all—for less than Englishmen have paid for some of these *rawnches.* Ranches are not bought at forty dollars an acre—only *rawnches*—and what interest on the investment they will pay remains to be seen. Anyway the *rawnch* has brought another influx of capital.

Also, two more transcontinental roads are now building in and across British Columbia, and that fact has sent the price of unskilled labor up to three dollars a day. I know of cases where the cost of unskilled labor in British Columbia has gone to seven and eight dollars a day in mills, eleven dollars a day in railroad tunnel work, seventeen dollars a day in coal mines. Now no one objects to unskilled labor going to one hundred dollars a day, but the fact remains, when it goes above a certain figure, that neither mill nor fruit farm can be run at a profit. At an Okanogan hotel I met an English fruitman and his wife who were giving up, after five years' trial, because they could not pay the present price of unskilled labor and make one cent of profit. What connection this fact has with the other fact that British Columbia today imports the greater part of its dairy products I leave for British Columbia people to wrangle out for themselves.

One mill-owner I know—not one of the "bloated capitalists," but a struggler and beginner on borrowed capital—had his capital account reduced from ten thousand dollars to two thousand in one year from the same cause.

The Five-Towns Boom

At the same time railroad construction can be set down as practically the cause of the present boom in British Columbia; Panama will be the cause of the next boom; and there are the usual risks and fakes and genuine good investments and indiscriminate gambles attendant on all booms. Camp followers of the Grand Trunk see in Fort George, in the North, a second Calgary, which is going to spring with mushroom growth to fifty thousand or one hundred thousand. Camp followers of the Canadian Northern see in Kamloops the future Denver of inland British Columbia. Thousands of Easterners have bought lots and options on futures on the chance of Prince Rupert's becoming a second Vancouver as the terminus of the Grand Trunk. There is not the slightest doubt it will be a great forwarding point; but there also is not the slightest doubt—please note this—that, as soon as the Grand Trunk main line is completed, it is coming on down to Vancouver. A railroad known as the Pacific & Eastern is now being launched by the local capital of Vancouver, supposedly for the purpose of reselling to the Grand Trunk when its main line is completed.

The Canadian Northern is coming down the Fraser to Port Mann, really a suburb of Vancouver; and the Canadian Pacific Railway—though apparently deaf to all possibility of Panama diverting the traffic of Western Canada to Vancouver and though maintaining rates to prevent that—is at the same time double-tracking and reducing grades to Vancouver, and has recently bought Coquitlam townsite for terminal shops and tracks. Henceforth rolling stock will not be sent East for repair. Altogether, the three railroads are responsible for townsite booms in five British Columbia towns—Fort George and Kamloops inland; Prince Rupert, Port Mann and Coquitlam on the coast.

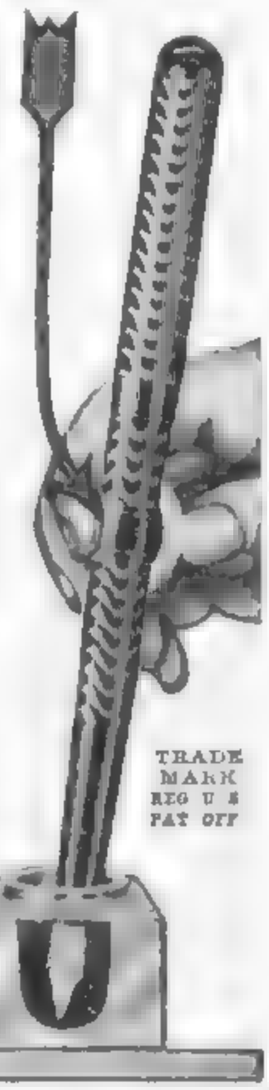
Will Fort George and Kamloops duplicate the quick growth of Calgary and Edmonton? The maximum population of Kamloops today is five thousand; of Fort George, very much less. Will these be future Denvers? They may, and in both I know of old settlers already kicked into millionaires; but the fact is they are not now the size of Denver, and in both places lots and industrial projects—such as mills and so on—are now being sold on the basis of forty thousand and seventy thousand population. I saw a front street lot in Kamloops that had just been sold to a titled English estate for sixty thousand dollars. Better lots sold in Winnipeg and Vancouver for twenty thousand dollars when those cities had full seventy thousand population. In Kamloops even suburban lots for small homes sell on the basis of lots in Toronto and Montreal, which are themselves too high for cities of three hundred thousand, let alone a small city of five thousand; and you have to go very far afield indeed to get the old cheap price of

writes with absolute smoothness—

it fills itself

and it never balks or clogs

The Conklin isn't sold on the one fact that it fills itself, but because it is in every way a perfect writing pen, ***and*** it fills itself. You just dip the pen in any inkwell, anywhere, press the "Crescent-Filler," as shown in illustration, and the pen is filled instantaneously and ink-stainless-ly.



Conklin's Self-Filling Fountain Pen

It invariably starts to write with the *first stroke.* It never balks, splutters, or blots. The ink feed always acts with certainty and constancy. As this ink feed is automatically cleaned by each filling, it never accumulates sediment or dried ink to clog it up. Stationers, Jewelers and Druggists sell the ***self-filling Conklin*** on 30 days' trial.

Prices $2.50, $3.00, $3.50, $4.00, $5.00 and up. Write to-day for catalog and two little books of pen wit—all free.

THE CONKLIN PEN MFG. CO., 271 Conklin Bldg., Toledo, Ohio

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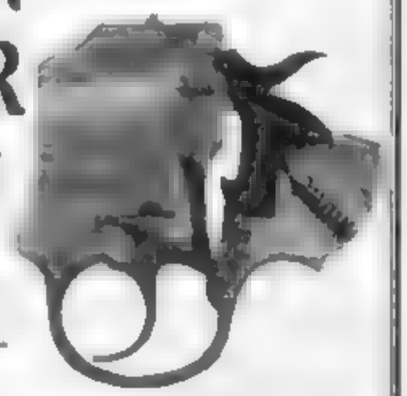
Accident Proof

If they tell you that any other revolver is as safe as the Iver Johnson ask them to "Hammer the Hammer."

The Iver Johnson is *absolutely safe* from accidental discharge—not one of three million in use was ever fired save with deliberate intent.

IVER JOHNSON Safety Automatic REVOLVER



as accurate as any side arm in the world, fires more rapidly than you can aim, and delivers a smashing blow which disables wherever it hits.

The white Safety Lifter intervenes between hammer and firing pin at instant of firing—then drops down.

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Specify Scotch Linen Ledger for your new set of books for the coming year, and you'll get the *right* paper. It has superb writing qualities. You can use the ink-eraser heavily and it keeps its fine surface so the *second* writing is as legible as the first. Scotch Linen Ledger has the finest of ruling surfaces and *both* sides are alike. It is strong, pliable and made to satisfy the most critical. Colors—white, blue, buff. Buff advised for sensitive eyes.

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is essentially a blankbook paper. It has the reputation that only *quality* can *get* and *keep*. Your printer or stationer will tell you that Scotch Linen Ledger makes good wherever it is used. Tell him to get it for you, from his jobber.

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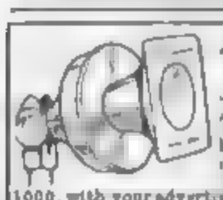

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The Curtis Publishing Company

Philadelphia, Penna.

under one thousand dollars. In Kamloops and on the North Thompson, and in the Okanagan, the English nobility are the heaviest buyers; and if they are buying for century estates and are willing to wait until Kamloops and Fort George become second Denvers, they may get their money back with interest. Meantime the Englishman has bedeviled the price to the small investor, who cannot wait a century to get his money back.

As to Coquitlam and Port Mann, the question is just this: Will these sites—for they are scarcely more than sites, beautiful lithographs notwithstanding—become second Seattles and Los Angeles, parts of a greater Vancouver? Or will they remain little cities of twenty thousand and thirty thousand round a nucleus of railroad shops? Those who got in first have made fortunes already; but how about those who buy now? If the cities become second Seattles values are still low. If they remain terminal shop cities values are already on a basis, both on main streets and in suburbs, of thirty thousand and forty thousand population.

Look Before You Buy

As to Vancouver—with the Grand Trunk and Canadian Northern now building in, with the Hill lines now in and the Milwaukee jockeying for a share of the coming traffic—it is hard to see how it can possibly not go ahead. Vancouver has a population of one hundred and fifty thousand according to the official census, and a population of one hundred and sixty thousand according to a police census; and values are higher than in Seattle, which is twice as large; but Seattle shares Western port traffic with four big rivals and a host of little ones. Vancouver need never divide traffic with any rival. Victoria must always be the fine residential capital city, cut off from the mainland. It will grow with the growth of the marvelous island on which it is built—an island as large as England and Scotland. Even a bridge from the mainland—a project now being bruited, but as yet up in the air—would still leave Victoria a city cut off from mainland terminals. Prince Rupert will be a great forwarding point, but for climatic reasons can never be a great residential and traffic center. The government report gives Prince Rupert's rainfall as thirteen inches a year—less than the semi-arid lands of the Southwest, which get sixteen; but the truth is, Prince Rupert's rainfall is nearer thirteen feet a year than thirteen inches! The climate may be modified as the heavy coniferous forests recede from the shoreline, and the fact that the rains come in quick plunges, broken by just as quick sunlight, lessens possible damage; but for many commodities shipped that degree of humidity means deteriorating quality—and the Grand Trunk will ultimately come to Vancouver.

Only one thing can divert traffic from Vancouver—lack of preparation for Panama; and that is not so unlikely as it sounds. The story is too intricate to be told here, but, if Vancouver is not prepared for Panama, Western Canadian traffic will go by way of Portland and Seattle. That is what the United States roads are going into Vancouver for—that is why the Grand Trunk bought the finest terminals in Seattle.

There are both sides of the boom in Canada! Will it last? One side says Yes. The other side says No. "You pays your money and you takes your choice." Especially "you pays your money" in every boom; but the small investor would be wise to make his choice personally on the spot before he pays his money.

A Personal Question

AT DENVER a few weeks ago a colored woman presented herself at a registration booth with the intention of enrolling and casting her first vote in the ensuing election.

She gave her name, her address and her age; and then the clerk of registration asked this question:

"What party do you affiliate with?"

The woman's eyes popped out.

"Does I have to answer dat question?" she demanded.

"That is the law," he told her.

"Den you jes' scratch my name offen dem books," she said. "Ef I got to tell his name I don't want to vote. Why, he ain't got his divorce yit!"

And out she stalked.

A Christmas Gift Men Really Want!

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Stand $2.50

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$3 Per Month

Many other styles and sizes.
Prices $15 up, on easy terms

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Billiard and Pool Tables

are practical Tables adapted to the most expert play. They are strongly made, ... fully flat bed, with superb cabinet work.

The style illustrated is simple in design but very strong, with Mahogany finish and handsome stamped bronze corners. It is a Combination Table—for both Billiards and Pool. The following accessories are included without extra charge:

16 ... balls, 1 ... cue, 1 ... bridge, 1 ... bottle ... ax pocket ... book of instructions, extra tips, chalk, ... cover, leg ...

The stand is not essential, but often is a great convenience. With each Burrowes Table is the same, has a set of 4 ... leveling ..., for use in the dining room or library ...

Get catalog, containing many other styles and sizes of ... Tables, ... $5 up, on ... $1 or more a week. If ... small amount ... Write for catalog, ... to you from this advertisement.

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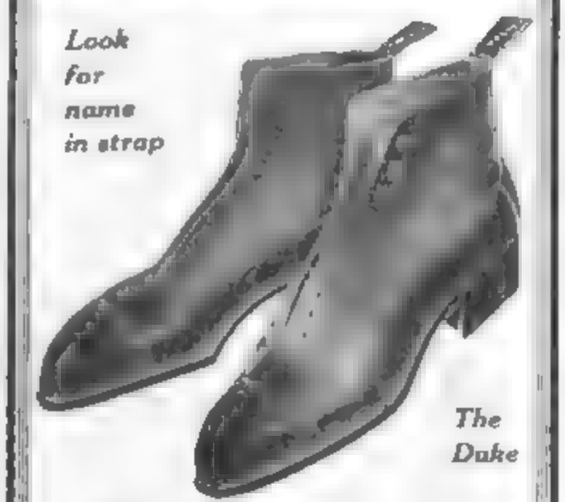
E. T. BURROWES CO., 807 Center Street, Portland, Me.

Look for name in strap



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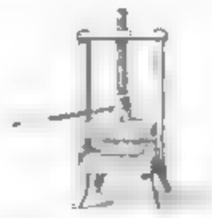
Think!

Think what a great part the following nine commercial wonders of the world are playing in the prosperity which you are enjoying:

John Gutenberg


The First Printing Press

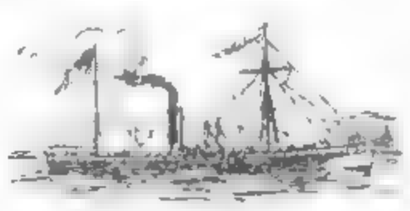
Think what Gutenberg did for civilization when he invented the movable type printing press, and enabled the human race to educate themselves.

George Stephenson

The First Locomotive

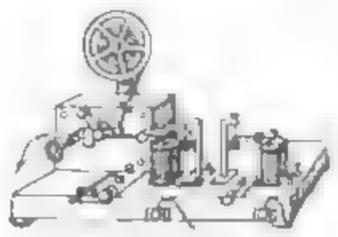
Think what George Stephenson did for the world when he thought of the steam locomotive, which made possible cheap transportation of men and goods, and has done so much for civilization.

Robert Fulton


The First Steamboat

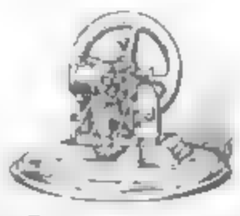
Think how Robert Fulton brought the countries of the world together by thinking of the steamboat. Transportation on sea is fast and cheap because Fulton thought.

Samuel Morse


The First Telegraph

Think what Samuel Morse did for the world when he thought of the telegraph, which has annihilated distance and brought the ends of the earth together.

Elias Howe, Jr.


The First Sewing Machine

Think of what Elias Howe, Jr., did for millions of women when he thought of the sewing machine—one of the greatest blessings to the human race.

C. H. McCormick

The First Harvesting Machine

Think what C. H. McCormick did for the world when he thought of the harvesting machine. The nine-billion-dollar crop of today would not be possible without it.

Alexander Graham Bell

The First Telephone

Think what Alexander Graham Bell did when he thought of the telephone, which enables you to talk hundreds of miles, expediting business and bringing your social friends within sound of your voice.

Thomas A. Edison

The First Incandescent Lamp

Think what Thomas A. Edison did when he thought of the incandescent light, and his other electrical appliances, and how they have facilitated business and added to the comforts of the home.

Jacob Ritty

The First Practical Cash Register

Think what Jacob Ritty did for the world when he invented the cash register. It is saving time and money in stores all over the world, and benefiting millions of people.

Think of the amount of capital, labor and management that has been put into the development of these inventions.

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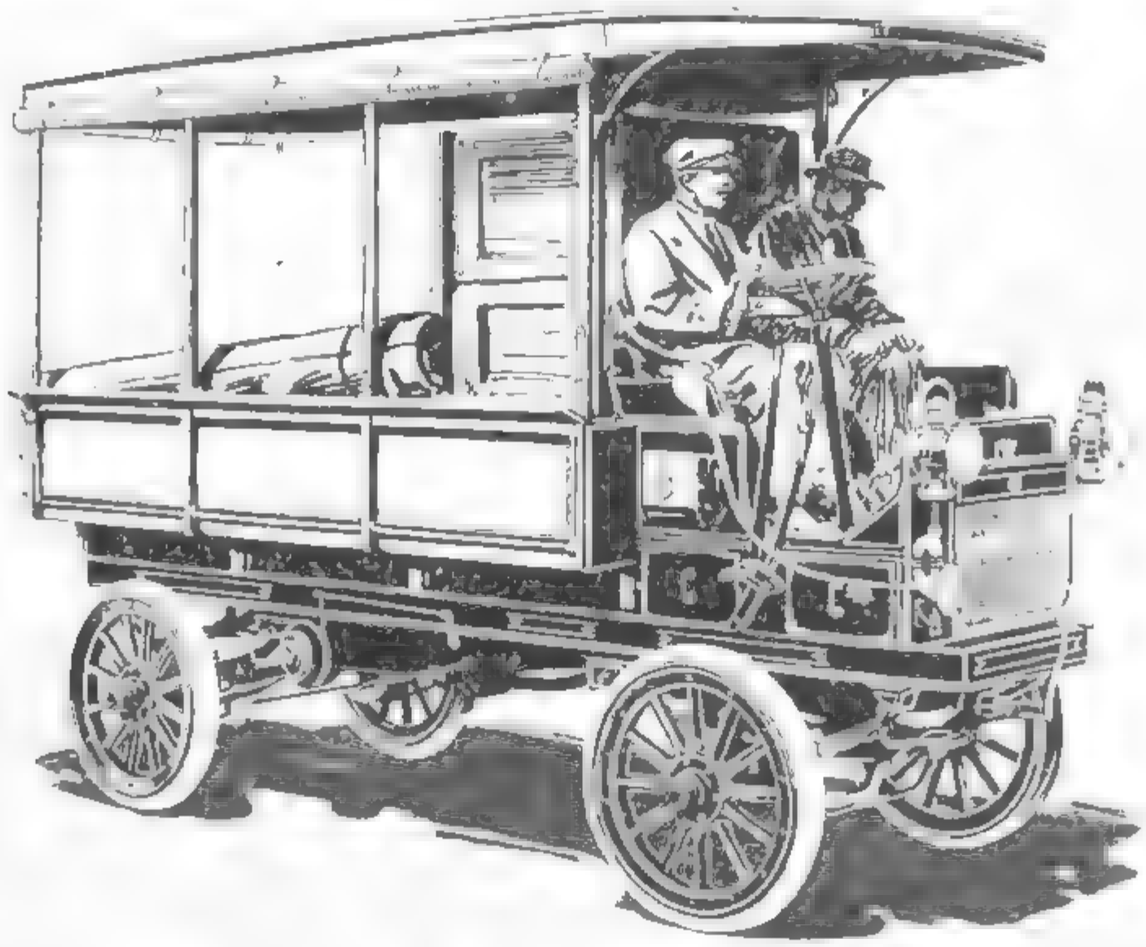


GRAMM TRUCKS
Analyzing delivery costs

If most merchants knew the very high cost of delivering goods by horse as against the economy of the modern motor truck, they would open their eyes in amazement. We can supply you with the figured out facts which prove the advantage of trucks. We can reorganize your delivery operations—reduce cost per haul, per package, or per stop, and extend your business.

What does it cost you to deliver merchandise?

Do your hauling costs vary at different seasons of the year? Have you got it down in black and white for every month, so that you can control and regulate all fluctuations? According to the Gramm system, the cost of handling a ton of hay, for instance, over a given route, might be eight cents at one season of the year and only three at another. *But the point is—you will know.*

Do you know?

Nine out of every ten concerns we ask this of are unable to answer.

Sometimes they quote us some gross figures which show the lump cost per year. But when it comes to specific costs on definite hauls or costs per piece delivery, they shake their heads.

Yet these very concerns have the most modern means of keeping accurate and detailed account of every cent spent by their traveling men. Or they can supply very accurate manufacturing, selling and overhead costs. But transportation costs, they lamely explain, are always lumped with some other overhead item. Yet right here is where they can effect a big saving.

The absence of modern transportation methods accounts for this condition, and this means a lot of money is constantly being wasted some way, some how.

System removes guesswork and eliminates all unnecessary leaks and waste. But system must have the most dependable, economical and efficient tools to work with.

The modern delivery tool is the Gramm Truck—the most practical truck made. It is built by expert and experienced truck builders. The Gramm plant is one of the largest individual truck factories in the world.

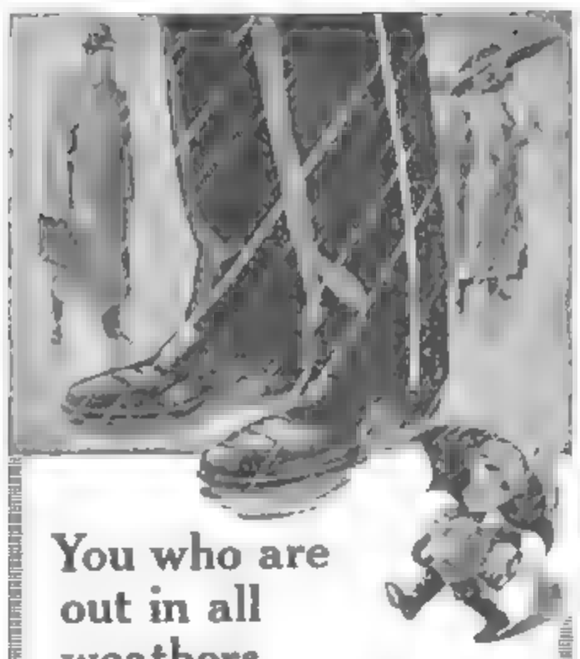
Reorganize and expand your business by adopting Gramm plans, specifications and equipment.

The Gramm motor truck ushers in the most practical, economical and systematic methods of handling merchandise. It stops up the old time leaks. It broadens and expands your business; removes doubt and worry; cleans out all the old uncertainties, and, above all, makes possible an organized method of transporting goods, the cost of which per mile, or stop, or package is way below any uncertain figure you might have according to your present horse and wagon method.

The Gramm plans, specifications and equipment offer you a most economical and efficient service which is endorsed by America's leading and largest merchants and manufacturers. Our facts and figures will interest you, and no doubt open your eyes.

All information gratis. Please address Dept. 2.

The Gramm Motor Truck Company
Lima, Ohio



You who are out in all weathers

can rid yourselves of the nuisance of heavy, clumsy, feet-drawing rubbers, yet keep your feet perfectly dry.

Give your shoes—uppers, soles and seams—one thorough soaking with

DRI-FOOT

Waterproofing

That will make them proof against snow and rain. They will keep soft under all conditions and wear much longer. Dri-foot does not make shoes greasy and does not interfere with polishing.

Send for Test Tag

and you can prove it for yourself. Get Dri-foot at shoe dealers—25c full size can

Fitz Chemical Company
Phillipsburg, N.J.

Promoting a Corporation Farm

CORPORATION farming has struck a deep and spreading rootage into the rich soil of a certain Western state and is growing to beat alfalfa! Seven years ago a young lawyer in a leading city of that state sat down in his office one night to a solitary feast of crow. He had just been through a rough-rider campaign for the office of prosecuting attorney of his county, and the election returns were decidedly out of plumb with the forecast that he had given out the night before. He had put all the money he could rustle into that campaign, and now he was not only beaten but "busted." His last dollar was gone and his earthly possessions were represented by a pocketful of minus signs.

Today he is the head of fifteen big ranches, each a separate corporation, and the size of his chain of outfits is suggested by the fact that three hundred to six hundred shepherd dogs are required to handle their sheep.

Here is how it all happened:

The office for which he had made the fight paid about twenty-five hundred dollars a year, which then looked to the young lawyer like a bloated dream of avarice. The gaff of defeat sank into the marrow of his soul and his appetite for law and for politics was killed.

"It's up to me," he told himself, "to do something and do it quickly. The people here have intimated what they think of me as a lawyer and I guess they're right at that. I never did care much about the law anyhow. But what am I good for?"

At last the inspiration came to him: Why not promote a ranching corporation and get a substantial interest as a fee for doing the promotion work? Because, so far as he knew, this had never been done before by a man without a dollar was no sign that he could not put it over.

Hard Questions Answered

Promptly, but with more painstaking thought than he had applied to his luckless political campaign, he worked out the details of his plan for roping an interest in a big ranch by the use of the corporation lariat. There were several things that he settled in his mind as being absolutely essential to the final success of his project. The first was that the active operation of the property must be in the hands of a man who not only was thoroughly competent but who had the confidence of the big ranch-owners in that region. Next he held it to be necessary that the man selected for this position must have in the enterprise as heavy an investment of actual cash money as possible. With the right man at the head of the ranch and tied to the project with all the capital that he could command the young promoter figured that he would be in position to answer the questions that a prospective investor would be likely to ask: "Have you provided a practical man to head the operating force on the ground? And how do you know that he will stick by and not throw up his job when he gets a better offer?"

These questions, he decided, would be altogether too disconcerting to be left unprovided for until after he had raised the money for the enterprise. He realized also that another question very likely to be put to him was: "How much promotion money do we have to hand over to you and how many dollars shall we have to dig up in the way of fancy salaries before we will begin to draw dividends?"

He saw the reasonableness of these hard-headed questions and, furthermore, he was determined to eliminate every obstacle that might stand in the way of getting the stock promptly subscribed or that might obstruct the ultimate success of his plan after it was once in active operation. Consequently he decided that his proposition to possible stockholders would be to take all of his promotion pay in stock in the company, and that he would agree to administer the property without any salary until it was on a paying basis.

About this time a big ranch was put on the market because of the death of its

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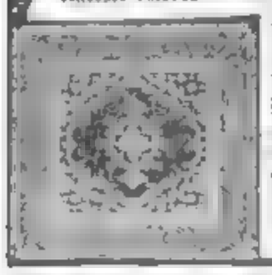

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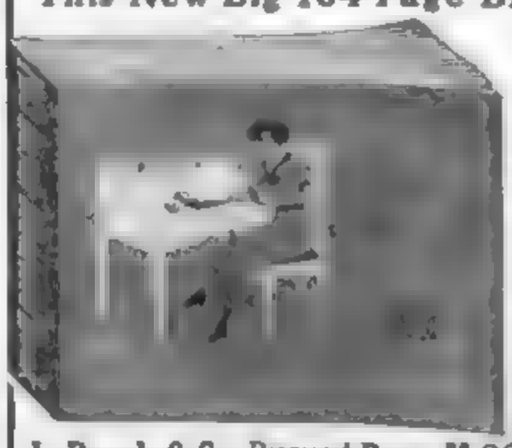

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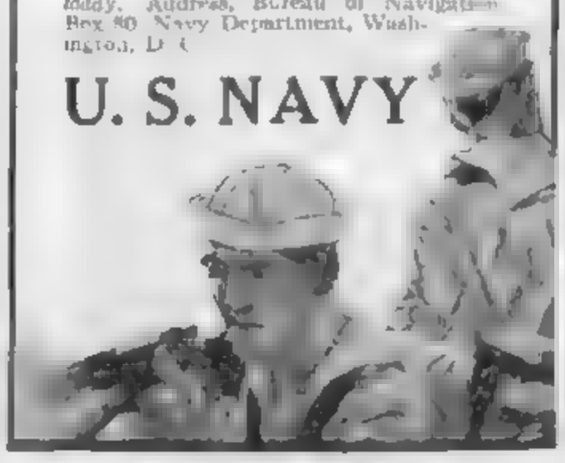
You have four years in which to make up your mind—four pleasant years in which you'll be meeting fine fellows and seeing the world, as well as making and saving money.

Call at the Navy Recruiting Station in your locality and inquire fully about pay, hours, promotion, trades, training, etc. You'll enjoy meeting the Navy men there.

If between 17 and 25, write today for address of nearest Recruiting Station. We'll also send you the famous book, "The Making of a Man-o'-Warsman," which tells in simple language and interesting pictures all about the daily life of the enlisted man.

You *won't forget* to send, if you'll send *today*. Address, Bureau of Navigation, Box 80 Navy Department, Washington, D. C.

U. S. NAVY



owner. The heirs were having a hard time to find a buyer, for the reason that the outfit called for a big initial investment—something like a hundred and twenty-five thousand dollars. Naturally there were not many persons in the state with loose money enough to swing a project of this formidable size. In this situation our young friend saw his opportunity and also the strongest possible argument for corporation ranching as contrasted with individual ownership and operation.

With more earnestness than he had ever put into a court pleading he laid the particulars of his corporation plan before the administrator having charge of the sale of the ranch.

"You seem to be on the right track, young man," was the administrator's reply, "and we'll not be particular about your putting up any option money. We are agreed on the price and the conditions and the option is yours. Now go ahead and see what you can do."

The next step was the writing of a concise prospectus, which not only described the property in detail, but set forth with proper emphasis the policy of no cash bonus for the promoter and no salary to any official. At the same time that the option on the property had been secured the young promoter had also secured a contract with a certain ranch superintendent who was known throughout the whole region for his thoroughness, integrity and success in the handling of stock. This enabled him, in his prospectus, to speak with definiteness and sincerity as to the character of the management in whose hands the enterprise would be placed.

Naturally the prospectus also indulged in the usual array of figures, indicating "prospective profits" and the sources from which they were to be derived.

From One Success to Another

With a bundle of these neatly printed prospectuses in his grip and a little borrowed money in his pocket the pioneer promoter of corporation farming set his face toward the citadels of the money powers of Chicago and New York.

In New York and Chicago he did succeed in getting interviews with a few alleged kings of finance, but what they said to him left much the same taste in his mouth that the election returns had given him on the occasion of his late political defeat. But again he had an inspiration: "Why not take this proposition to the men who have themselves made money in ranching and who can understand from personal experience the reasonableness of the figures in the prospectus?" He tried it out on one man who had made his pile in sheep, and who had idle money that he could not use in his own individual ranching operations. It "took" instantly.

"I know that ranch," the man responded, "and it's a good one. Besides, your figures look sound to me. I've done as well as that myself. Then this idea of a corporation ranch rather appeals to me. It gives us fellows out here, who know the business but who've got all the land and stock we can handle ourselves, a chance to put our money into something we know is good without having to run the thing ourselves."

This man said that he would take a good slice of the stock and he suggested the names of other ranchers who "generally took a hand" in the things in which he invested. Before the option expired all of the money was raised—about one hundred and twenty-five thousand dollars—and the property was taken over and placed under corporation control.

The newspapers of the country had considerable to say about the advent of corporation farming into this state, and the result was that the owners of several other large ranches, who wished to unload and make a clean-up, came to the young man and offered their properties at bargain prices. Instantly he saw the opportunity for a chain of corporation ranches. He investigated these ranches in person and with the utmost care, and a few months after he had succeeded in financing his first ranch corporation some two or three others were added to the chain.

The following year these ranches paid handsome cash dividends that made the "prospective profits" of the prospectus look mild. Since the payment of those dividends the young promoter has experienced no difficulty in raising all the money he desired for his corporation ranches—and raising it right at home.

Your Christmas Gifts

Without Shopping

If you are wondering what will be the most acceptable gift to send to friends, we can solve your difficulties.

Wouldn't you rather have a year's subscription to a good periodical than most of the presents which you receive? Well, most of your friends feel just as you do. A year's subscription to *The Saturday Evening Post* does not end with the passing of the holidays—it just commences. It is really fifty-two gifts.

The Post's way of announcing the present adds immensely to its attractiveness. We have prepared a beautiful reproduction, in all the lovely colors of the originals, of three wonderful panels painted by Maxfield Parrish. The announcement measures 8⅝ x 8⅝ inches and can be framed if desired. The reverse side, also illuminated, bears this announcement:

At the direction of

_____ _____

we have entered your name on our list for a year's subscription to

THE SATURDAY EVENING POST

We hope that the 52 copies we shall have the pleasure of mailing will prove to be pleasant reminders of the friend who sends this holiday remembrance.

THE CURTIS PUBLISHING COMPANY

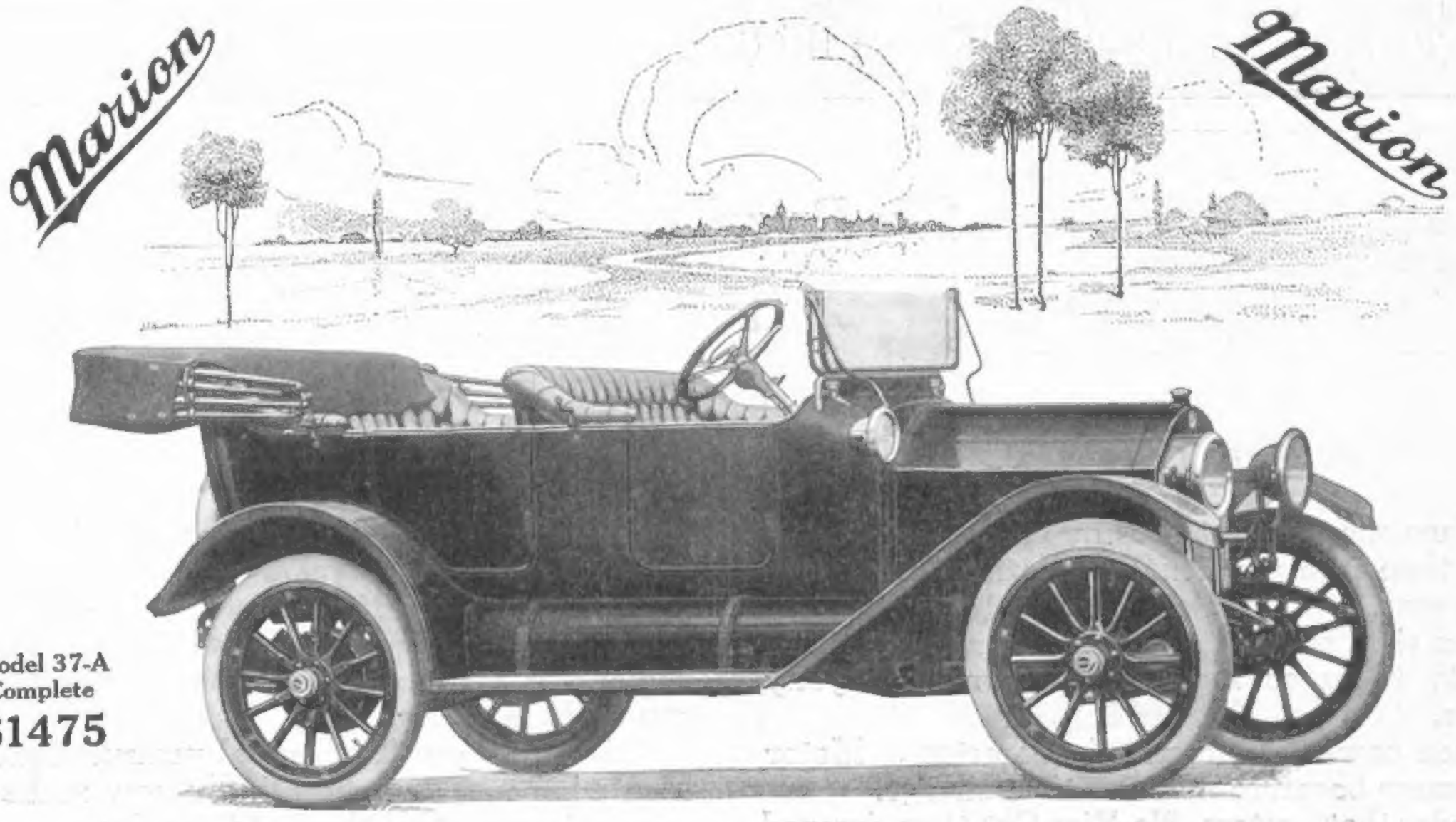
Give your own name and address, as well as the names and addresses of the recipients, when you remit.

One of these announcements, bearing the name of the person who orders the subscription, will be mailed in a sealed envelope so as to be received on Christmas by each person for whom a subscription is ordered.

Send $1.50 for each subscription. The announcement will be sent so as to be received on Christmas morning, bearing your name as the donor.

Subscriptions for *The Ladies' Home Journal* may be ordered in the same way and at the same price—$1.50. *The Journal* announcement has the same beautiful colored reproduction, but of course it bears the name of that magazine.

The Curtis Publishing Company
Philadelphia, Pa.



Model 37-A
Complete
$1475

Marion Cars Have Been Built for Ten Years

THEY have been produced through a decade of successful manufacturing. Marions that were built and sold ten years ago are doing good work to-day. Those we are building and selling now are of the same sturdy, staunch construction that has made the Marion famous for its lasting qualities.

In addition they have all the refinements that modern methods make possible and the most complete and luxurious equipment that the market affords.

This 1913 Marion has more high-priced features than the majority of other moderate-priced cars. It is a *big* car—*big* in quality, size and efficiency. It possesses *big* power, *big* wheelbase, *big* tires, *long* flexible springs, and roomy comfortable riding space.

As to appearance—from all parts of the country we are receiving comments calling it one of the handsomest cars of the season, irrespective of price. Letters from new Marion owners tell us so. The straight body lines, flush sides and beautiful curve of the rear are making distinct impressions. The deep, rich colors are attracting unusual attention. Details for comfort are being appreciated.

All of this we expected when we were spending months in preparing and perfecting this newest Marion to give you Style and Class heretofore unknown at the price.

Moreover, we want your further confidence in the Marion—confidence such as Marion owners have had in their cars for ten years. We want every one to know the Marion, its features and fineness, just as Marion owners know them. Therefore we ask you to read closely and carefully consider its details.

Take them in order. What else can you ask in equipment—here is everything you need in a motor car. You have the most successful gas starter, electric lights to guide you at night, top and windshield for stormy weather, Warner speedometer "how far and how fast"; demountable rims to make tire changes easy.

We've already told you of the finish. Marion cars themselves substantiate our claims. In regard to the body—the photograph shows its roominess, its deep tufted upholstering—hand buffed leather, the cowl over the dash, and its graceful lines. You must ride in one to appreciate its excellence.

The Marion motor is quiet, powerful and efficient. You'd be amazed to see the accuracy in its workmanship and testing. We calculate to thousandths of an inch. Every operation must pass our rigid inspection. Carburetion, ignition, lubrication and cooling are cared for in the same painstaking manner. Our engineers require perfect balance, elimination of all vibration and sound, and economical development of power from every motor which leaves the Marion shops.

All this shows why you can place utmost reliance upon Marion mechanical construction. Thoroughness of manufacturing is also seen in the chassis. Your experience has taught you the value of such features as long wheelbase, easy-riding springs (ours are made of English steel), reliable brakes and steering gear. The finest anti-friction bearings are the most expensive and these are the only kind we use, just as all of our materials are of the best.

We could enumerate a thousand and one points about the Marion 37-A but for space.

Electrically Starting 48-A, $1850

Then there is the larger Marion, a 48-horsepower car de luxe, with electric self-starter, lighting system, horn, and complete equipment, $1850. Longer, roomier, more powerful. Wheelbase 120 inches, 36 x 4 inch tires.

The Marion "Bobcat," a mile-a-minute roadster, is the snappiest speed car of the year. It has the same chassis details and equipment as the 37-A. Color, cardinal red. Price, $1425.

Big Features, 37-A

EQUIPMENT—Disco self-starter; Prest-O-Lite tank; Dynamo electric lighting system; 80-hour storage battery; Warner speedometer; Mohair top, boot and storm curtains; Q. D. demountable rims, one extra; plate glass windshield; tire irons, tire repair kit; tools, pump, jack; robe rail, foot rest.

FINISH—Rich brewster green or deep wine color; metal trimmings, nickel-plated; wood trimmings, mahogany; lamps, black enameled; fenders, hood, dust shields, baked enamel.

BODY—Five-passenger, big and roomy; graceful lines, flush sides; divided front seat; deep upholstering, hand buffed leather; center control; all doors open toward the rear; deep cowl over dash; gasoline filler tube between front seats; concealed tool boxes; pockets for route maps, veils, etc.

MOTOR—30-40 horsepower; four cylinders, cast in pairs, long-stroke type; bore and stroke, 4 x 5 inches; large valves, valve springs enclosed; automatic carburetor, steering column adjustment; dual ignition, magneto and batteries; 3-point suspension; constant level oiling system (circulating); water cooled, centrifugal pump, fan, large jackets, cellular radiator.

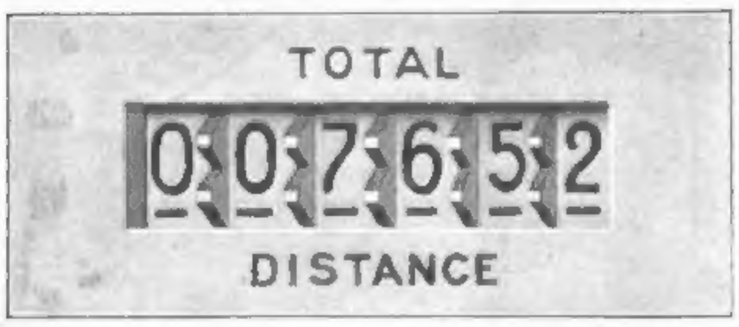
CHASSIS—Wheelbase, 112 inches; pressed steel frame, strongly reinforced; cone clutch, spring inserts; shaft drive, enclosed in torsion tube; 3 speeds forward, selective sliding gear transmission; front axle, I-beam drop forging, rear axle double trussed; front springs semi-elliptic, rear ¾-elliptic, imported steel; four double-acting brakes, large and effective; strong steering gear; artillery wheels; 34 x 4 inch tires.

We offer to bona fide automobile dealers, or to business men entering the trade upon a substantial basis, the fairest sales agreement ever written. Ask about it and territory.

A new illustrated folder in colors has just gone to the press. The edition is limited—for immediate distribution, to fill early requests. Don't wait until they are gone—write now.

THE MARION MOTOR CAR COMPANY, 910 Oliver Ave., Indianapolis, Ind.

No-Rim-Cut Tires—10% Oversize



The Odometer—
The Premier Salesman for the Goodyear Tire

It is putting these tires, on an average,
on 100,000 wheels monthly

Let the Figures Tell Which Tire

When men bought tires by guesswork, hardly more than *one per cent* of all tires sold were Goodyears.

One rival sold *30 times as many*. Others 16 and 24 times as many, as shown by royalty figures.

Then came the vogue of odometers. Motor car owners began to measure tire mileage.

Under that custom, No-Rim-Cut tires *jumped to the topmost place*. They now outsell all others.

In the past three years—with the general use of odometers—No-Rim-Cut sales have doubled six times over—*multiplied twelve times*. And the demand is increasing nowadays faster than we can build factories.

That's the result of actual measured mileage. Men who once bought blindly now make their comparisons. *And the best tire wins.*

What the Odometer Told

For years and years we have used an odometer to guide us in building tires.

We built in our factory a tire-testing machine, fitted with an odometer. On that machine four tires at a time are being worn out here under actual road conditions.

Thus we have compared some 240 formulas and fabrics. We have compared countless materials and methods. And rival tires have been compared with our own.

This odometer told us which methods were best. It told us when our tires outlasted all others. And it told the same story to the armies of motorists, on their metered-mileage cars.

Told How to Save 48 Per Cent

Odometers showed the savings made by tires that can't be rim-cut.

With old-type tires, statistics show that 23 per cent become rim-cut. With No-Rim-Cut tires, experience proves that rim-cutting never occurs.

And odometers proved that our 10 per cent oversize, under average conditions, adds 25 per cent to the tire mileage.

So this patent tire, if built no better than others, means an average saving of 48 per cent. Tens of thousands of men have proved this.

Now 250,000 Users

Now Goodyear tires are used, we figure, on not less than 250,000 cars. During the season of 1912 over 100,000 new cars went from the factories equipped with them. Our this year's sales will exceed $25,000,000.

And the demand for these tires is now increasing faster than ever before.

Try them, then watch your odometer. It's an unbiased adviser, and it never lies. For your own good, settle the tire question, as we settle it here, by the figures on the dial.

Goodyear Winter Treads

No-Rim-Cut tires are made, when wanted, with this ideal Non-Skid tread.

It's an extra tread, made of very tough rubber, vulcanized on to the regular. Thus a double-thick tread with wonderful wear-resistance.

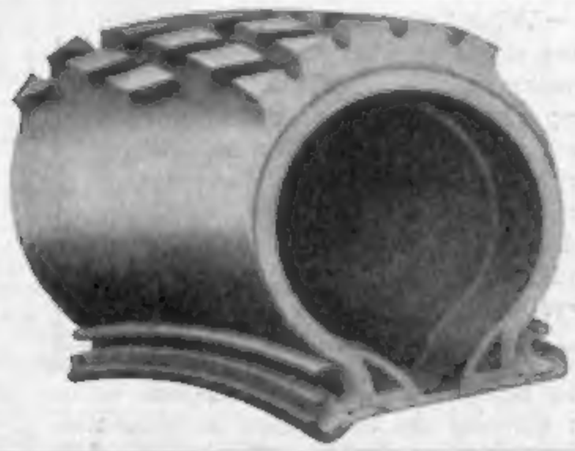
The extra tread consists of deep-cut blocks, which present to the road surface countless edges and angles. They grasp with a bulldog grip.

Each block widens out at the base, so the strain is distributed over the fabric the same as with smooth-tread tires. That's immensely important. It was lack of this feature which made non-skid tires short-lived.

One glance at these treads will show you that our experts have solved the non-skid question as well as they have the rim-cutting.

Safety in winter requires an efficient non-skid—actual, enduring protection. Please judge for yourself if we have it.

The Goodyear Tire Book—based on 13 years of tire making—is filled with facts you should know. Ask us to mail it to you.



GOODYEAR
AKRON, OHIO

No-Rim-Cut Tires

With or Without Non-Skid Treads

Our experts worked for three solid years in perfecting this Goodyear Non-Skid. For this tread involves a dozen serious questions.

The tread must be immensely tough and enduring. It must retain its efficiency over thousands of miles.

It must present a broad surface, and yet grasp slippery roads with a resistless grip. It must distribute the strain, else shocks must be borne by only a part of the fabric.

Tens of thousands of tests have proved that this tread meets all these requirements. The demand for this year has become overwhelming.

THE GOODYEAR TIRE & RUBBER COMPANY, AKRON, OHIO

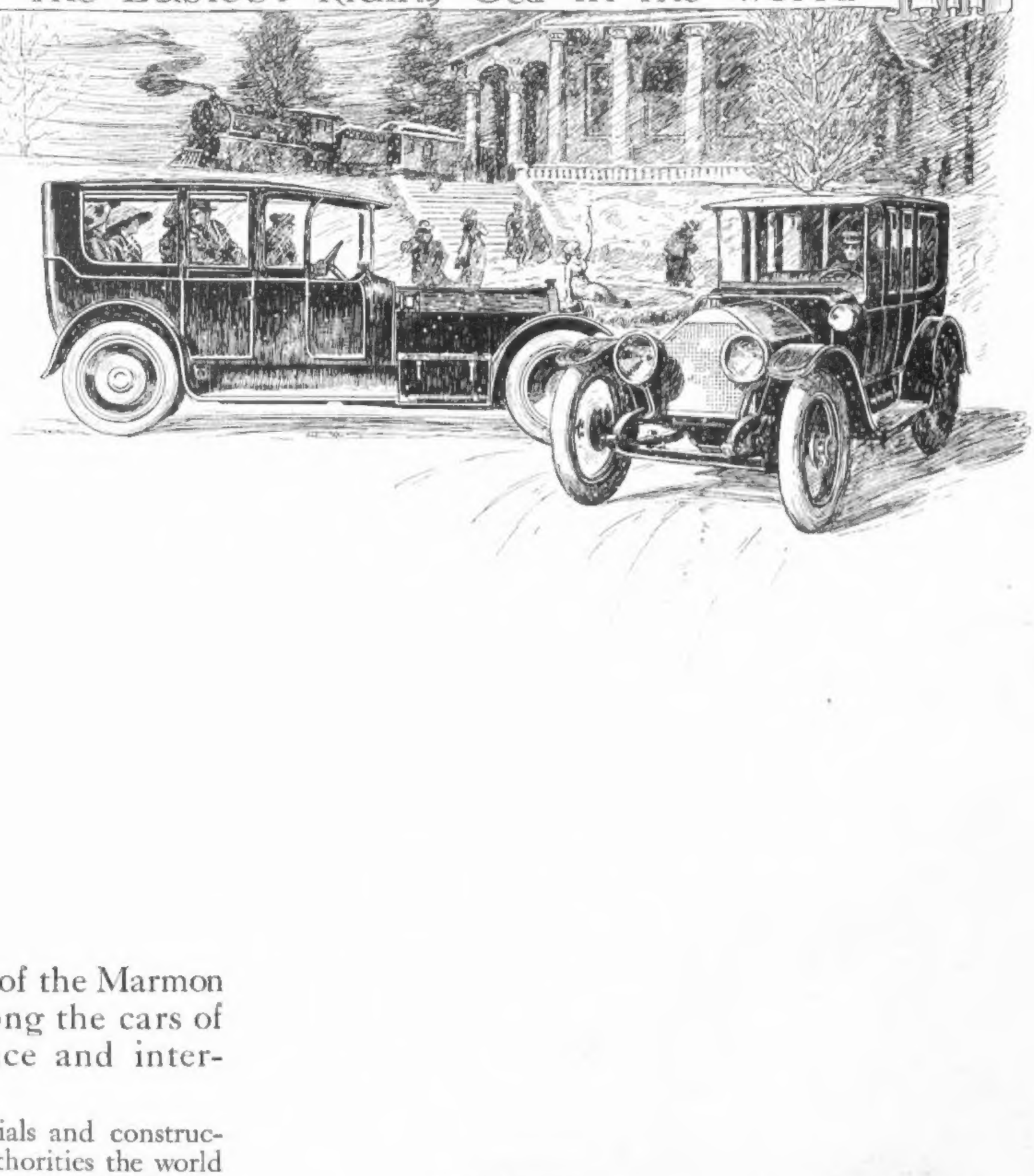
Branches and Agencies in 103 Principal Cities
More Service Stations Than Any Other Tire

We Make All Kinds of Rubber Tires, Tire Accessories and Repair Outfits
Main Canadian Office, Toronto, Ont.—Canadian Factory, Bowmanville, Ont.

(864)

MARMON

"The Easiest Riding Car In The World"



THE reputation of the Marmon is unique among the cars of admitted excellence and international prestige.

Marmon design, materials and construction are admired by authorities the world over. There is a well-warranted pride in the ownership of a Marmon and a profound satisfaction in its operation. The delight which a Marmon demonstration gives to those well versed in all that distinguishes excellence from mediocrity continues through years of exacting ownership.

Detailed Information on Request

Nordyke & Marmon Co.

Indianapolis *(Established 1851)* Indiana

Sixty Years of Successful Manufacturing

The Marmon "32"

32–40 horsepower, 120-inch wheelbase, electric starting and lighting, left hand drive, center control, nickel trimmings, with newest body types to meet every requirement and corresponding equipment — $2,850 to $4,100.

The Marmon Six

48–80 horsepower, 145-inch wheelbase, electric starting and lighting, left hand drive, center control, nickel trimmings, with body types to meet every requirement and corresponding equipment — $5,000 to $6,350.

Last May we said

COLGATE'S
SOAPS PERFUMES
The largest clock in the world is on the roof of one of the Colgate factories. The face is 38 feet across—the minute hand weighs a third of a ton—the dial can be read at a distance of three miles.
COLGATE'S
RIBBON DENTAL CREAM
DELICIOUS
ANTISEPTIC
ECONOMICAL
COMES OUT A RIBBON LIKE PASTE ON THE BRUSH
CANNOT ROLL OFF THE BRUSH
TAKE THE TUBE HOME
Under the Hudson the McAdoo Tunnel—called the "Tube"—connects Manhattan with the great railway terminals of New Jersey. This tube is used twice daily by a vast number of people.
Over the Hudson, Colgate & Co.—established over a century—make the Tube of Ribbon Dental Cream which connects Care of the Teeth with Pleasure by the delicious flavor route. This tube is used twice daily by a vast number of people the world over.
Not only a delicious dentifrice but also a common sense one—thoroughly safe and antiseptic—polishing the teeth, checking decay-germs and leaving the mouth wholesome and sweetened.
Take your Tube Home today—we send as 2 cents postage for a trial tube.
COLGATE & CO.
Dept. P
199 Fulton Street, New York
Makers of Confidence Bouquet Soap—Glycerine, Floating, Cashmere
Above is shown one of the "tubes" of the McAdoo or Hudson Tunnels, which carry a quarter of a million people to and from their work every week day. The trains are of steel and concrete and are operated by electricity.

Now we say

TAKE THESE TWO TUBES HOME

Our "Take the Tube Home" campaign introduced Ribbon Dental Cream to thousands who had not previously known it.

Now the Cold Cream tube comes to join its companion and gives further proof of Colgate superiority.

Stop at your dealer's on your way home—get the two tubes and learn from them that:

RIBBON DENTAL CREAM

cleanses the teeth thoroughly, safely and antiseptically, yet with a delicious flavor instead of a "druggy" taste. Its use makes for

Good Teeth
Good Health

COLGATE'S COLD CREAM

is not only delightful for massage, but also cleanses the pores of the skin and relieves chapping and windburn. Its use makes for

Cleanliness
Comfort and Charm

We will send you a trial tube of Ribbon Dental Cream on receipt of a 2c stamp—one of Cold Cream for 4c.

Take both home to-night

COLGATE & CO.

Dept. P 199 Fulton St. New York